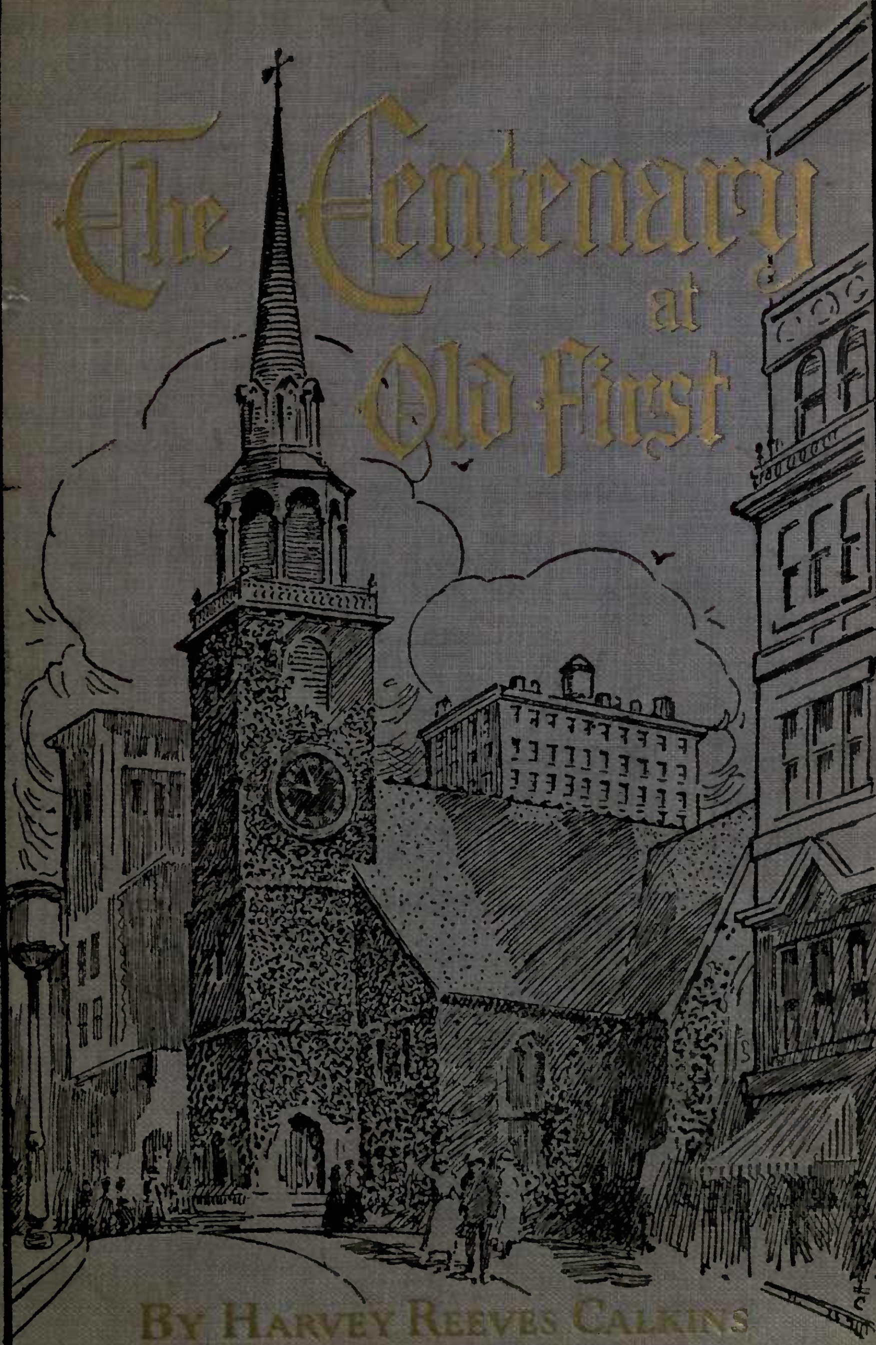
The Centenary at Old First



BY HARVEY REEVES CALKINS

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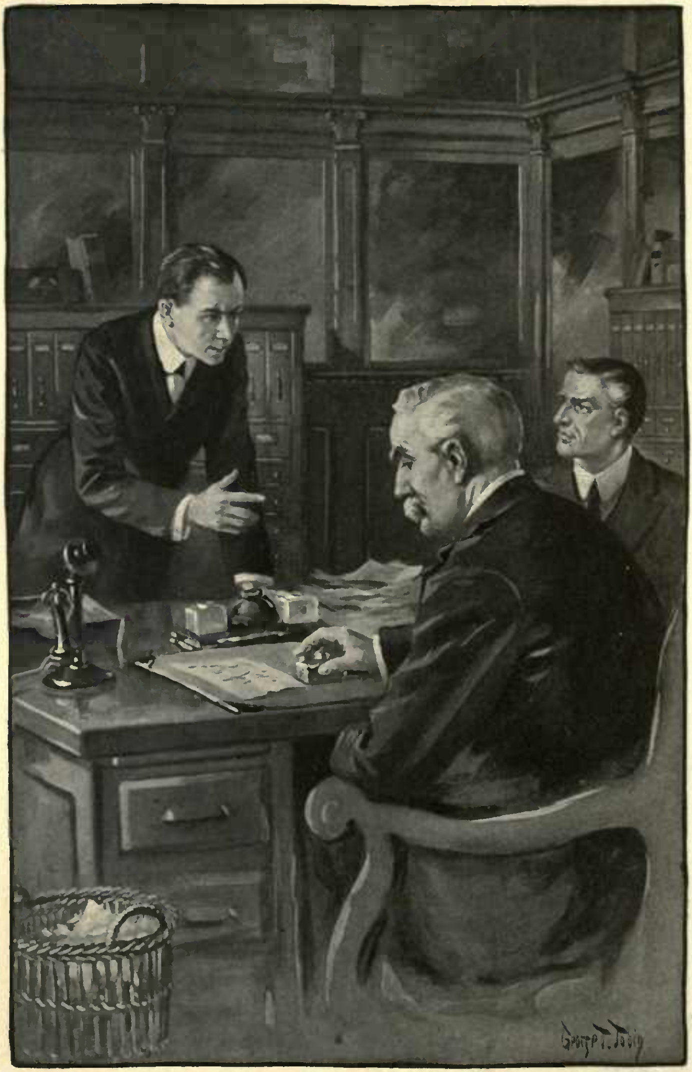
George T. Tobin

"But, men"—the mahogany desk was a cathedral pulpit now—"don't you see it?"

The Centenary At Old First

BY

HARVEY REEVES CALKINS

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FOREWORD

If there shall be any foreword, let it be the word written by Addison in the Spectator, and applied by him to the simple-hearted squire, Sir Roger de Coverley:

"He brought philosophy out of closets and libraries to dwell at tea tables and in coffee houses."

H. R. C.

New York City, Easter, 1919.

CHAPTER I

WEDGWOOD

MRS. RHODIN CURTIS—she always wrote her name full-bodied, Clara Heustis Curtis—was learning to make mental adjustments. Mrs. Heustis, who still attended prayer meeting at Old First, said these were "temptations," but Clara had quite discarded the well-worn phrases of what she called "the creeds."

There were times when Mrs. Rhodin Curtis deviated. Her mother told her it was "yielding to temptation," but this old-fashioned statement of the case always brought a frown to her daughter's placid brow, a distinct and almost ugly frown.

"I wish you wouldn't talk that way, mother"—it was when Clara had bought the second set of Wedgwood for six hundred and thirty-five dollars and Mrs. Heustis had spoken plainly of extravagance—"it irritates me so that I cannot enter into the silence."

Then something stirred. Mrs. Heustis was much attached to her son-in-law, and he genuinely returned her affection. He had been telling her in confidence some of his financial worries. Rhodin Curtis seldom mentioned business perplexities to his wife. They disturbed her calm.

Something stirred. "The 'silence' of which you speak, my child, may some day feel the crash of an earthquake," and Mrs. Heustis looked into her daughter's face with the prophetic instinct of motherhood.

"Why, mother, how perfectly morbid—as though some awful chasm were about to yawn underneath me and little Arthur and my strong and beautiful Rho! If you would only fix your mind on the pleasant and lovely things you would find that the unpleasant things—what church people still call evil—would vanish into unreality." Clara Curtis spoke winsomely, for she was a winsome woman.

Mrs. Heustis lifted little Arthur into her lap, where he snuggled. "Perhaps your mother is too matter of fact, Clara; but I do not believe you can banish evil out of the world by thinking it away. Can the Belgian and Armenian women 'think away' the unutterable things which they have suffered? I wish you could have heard Dr. Locke's sermon on 'The Cost of World Peace.' "

"Now, mother, I positively refuse to talk about the Belgians and Armenians; you know how it unnerves me! . . . Arthur, run and tell Bergith mother says you are to have a big, big orange. You may eat it on the veranda. . . . I *hate* Dr. Locke and his old 'Centenary Sermons,' and I think it is *unkind* of you to remind me of such horrid things!" and Clara hid her face in her hands.

Mrs. Heustis pressed a kiss upon her daughter's cheek—it was velvet soft. "My dear child, forgive me for disturbing the dream-world in which you are living. But, Clara, we cannot unthink these awful facts, we must meet them."

Then Clara Curtis lifted her head and looked serenely into her mother's face. "Do not be tragic, mother dear. What seems to you so evil is only good in the making. The evil is but illusion, unreality; it will vanish away as vapor. Only the good will remain, for good alone is *real*. It must be so, for God is *good*, and, mother, God is *all*."

Mrs. Heustis turned slowly from her daughter's tranquil eyes. Her own eyes were blinded with tears and a passionate prayer leaped unbidden to her lips: "Gently, Lord, O gently lead her in the day of her awakening."

At the doorway she glanced back with a smile and a wave of the hand. "Good-by, dear; I'll be over to-morrow."

"Good-by, mother."

Clara still sat with lifted head and with serene and tranquil eyes, with deep and dreamful eyes, that looked but saw not.

. . . .

Thus Hypatia looked, lovely near-Christian—looked and saw not—while shadows gathered in Alexandria the city, and a thunderbolt fell upon the house of Theon—fifteen centuries ago—but with this difference: Clara's mother ceased not to pray.

CHAPTER II

AT THE CITY NATIONAL BANK

"THREE MONTHS, Mr. Kennedy? I hardly can do that." The president of the City National Bank looked into the immobile face of Sanford Kennedy, managing partner of King and Kennedy, Limited, Wholesale Chemists. It was a keen look, but friendly.

"No, Mr. Kennedy, a ninety-day note is quite out of the question; sixty days positively is our limit. As a matter of fact, most of our current discounts are from ten days to thirty."

"But, Mr. Gilbert, the public is under the impression that money is unusually easy; what is your great urgency?"

"To keep it easy."

"You mean by short loans and quick returns?"

"Certainly."

"But ordinary business must find such urgency rather trying."

"Ordinary business, my dear sir, must yield to the one business now in hand."

"The war?"

"To be sure. Banks just now have only one purpose—to enlist public and private resources in the war program of the American government."

"Do you mean, sir, that ordinary bank loans are no longer available?"

"We do not mean to be unreasonable, Mr. Kennedy, but every case must stand on its own merits. For instance, if a builder or contractor is in the midst of an enterprise which he has begun in good faith under financial guarantees, the banks of this city will continue to afford all reasonable accommodation. That is only fair. But the building trade already has been notified that *new* enterprises will receive scant consideration until after the war."

"But what if ordinary business has taken on some new development directly related to the war situation?"

"That would be a case in point, Mr. Kennedy. In fact, under such circumstances, we are ready to stretch a man's credit to the limit and make almost any terms desired. But he must have a clear case."

"Well, I reckon King and Kennedy will have no difficulty on that score," and Sanford Kennedy's immobile face relaxed into lines that had been laughter once—in the days before business had atrophied his soul.

James Gilbert swung his chair face front. "I shall be very glad to know the new developments of your firm," he said.

"I can state the matter in few words. For several years we have been carrying a heavy stock of the cyanides—particularly a high grade of potassium. This compound, as you may be aware, forms the basis of the best blue and green dyes."

"I see."

"When the British blockade began to tighten, American interests became painfully aware that we had been dependent upon Germany for most of our dyes as well as many of our commercial chemicals. At once we began systematic experiments at our laboratories."

"I see."

"For some time now our south side plant has been able to produce Prussian Blue and Berlin Green of the very highest grade. Recently we have perfected a 'fast black' that is absolutely satisfactory."

"I congratulate you, sir."

"It hardly would be proper for me to speak of technical trade secrets, but this much further I can say: We have been in correspondence with a certain Swiss firm of chemists who have long held the German formula for making aniline dyes out of coal tar as a base, but who still fear a German boycott if they actually should manufacture for trade export. After long negotiation an English firm has now secured the formula, and King and Kennedy will represent the American trade."

"I certainly congratulate you, Mr. Kennedy."

"As soon as we were sure of our ground we communicated with the textile trades, and literally have been snowed under with orders for future delivery. There will be no difficulty in securing potassium cyanide in sufficient amount and of the highest quality; extensive deposits in Utah have recently been developed. Our aniline dyes, for the present, will be sent to us from England. But our physical equipment is wholly insufficient. Plans and specifications are now ready, and we purpose to build extensive new laboratories; hence my request for accommodation. Anything less than ninety days would be inconvenient to us."

The president of the City National Bank turned quietly in his chair and lifted the receiver from his private wire: "Please ask Mr. Curtis to see me directly," and then—

"Mr. Curtis," as the cashier entered, "Mr. Kennedy's people are planning extensive additions at their south side laboratories; please afford them every accommodation. This comes clearly under the general banking program approved by the Treasury Department. You are familiar with it all. You know King and Kennedy securities and can arrange the loan—that is, if Mr. Kennedy is agreeable to this."

"I reckon Rhody and I can make terms"—quizzically—"we've done it before."

Rhodin Curtis cast a quick, inquiring glance at the bank's client and smiled cordially. "I shall be at your convenience," he said.

. . . .

The cashier at the City National was one of the bank's strong assets. Genial, commanding, sympathetic, his personal popularity drew and held a wide clientele throughout the city. "Fixing it with Rhody" was ordinary business parlance for negotiating a bank loan, and progressive business interests more and more were centered at the City National.

Some of the directors, notably Dr. Janes, criticized the open-handed way in which the cashier extended the bank's credit, especially to young men, some of them hardly out of their teens.

"Think of it, gentlemen," he said, "three hundred dollars to Tony Carrari, on his personal note, to establish a string of shoe-shining cabins down State Street; it's absurd!"

"And every dollar paid," interrupted the president

—it was at a bank directors' meeting—"and Tony's deposits already more than four hundred a month! Dr. Janes will have to choose a better text when he criticizes Mr. Curtis."

"Very well, I'll say nothing more. But it isn't good business, and the thing will end in a crash somewhere." Dr. Janes glowered behind his glasses.

But the thing did not end. On the contrary, each semiannual statement showed increasing prosperity, and the directors were quite content with the bank's administration.

"Curtis may be a bit too liberal," lawyer Lasher remarked to one of the directors at a club dinner, "but Gilbert has no failings in that quarter and will draw the check rein when needed. That last dividend, you know, wasn't bad, and I'm willing to stand for another just like it."

And so thought the other directors. As for Dr. Janes, he was as good as his word and said nothing more.

. . . .

"I shall be at your convenience," and then, "Is this to be a term loan, Mr. Gilbert?" The question was one of official courtesy, for Rhodin Curtis spoke as a man accustomed to plan his own program.

"Fix it as you please, Mr. Curtis; it is in your hands. Give Mr. Kennedy anything he wants and make whatever time extensions you may desire. The bank can afford to go the limit in this business."

The cashier's searching and masterful glance covered both men for a moment. "I understand," he said. Bowing formally he withdrew.

As he reached the door of the president's room he turned and encountered the eyes of Mr. Kennedy fixed on him with intent earnestness. If the older man sighed, it was an unconscious sigh, for both men smiled in cordial recognition. The younger man bowed again and passed into the bank with quick, elastic steps.

Sanford Kennedy drew on his gloves. The lines in his face, that had been laughter once, deepened into grim furrows—like trenches on the Flanders front. They were grim but very human.

James Gilbert was smiling broadly. "I declare, Kennedy, you are the limit! 'Ordinary business!' Why, man, you know perfectly, better than I do, that the manufacture of dyes is a high necessity thrust on us by the war, and therefore entitled to prior consideration in any banking program. You were trying to 'draw' me!"

Mr. Gilbert glowed with great inward comfort as he entered a memorandum on his desk pad.

"Well, Gilbert, perhaps I had a little notion we might do business this morning, but I like to move cautiously. Everybody, I reckon, has an idea that his own particular business will help Uncle Sam whip the Kaiser—especially when he is needing a bank loan," with a shrewd look across the desk.

"Right you are, my friend," and the president leaned back in his chair and glanced at a card which the corridor boy that moment laid on his desk: "Tell Dr. Locke I shall be at liberty in a few minutes, Luther."

"Right you are!" he repeated. "Why, a downstate commission house wanted five thousand yesterday to put over a deal in frozen eggs; insisted it was 'war business'—by which, of course, they meant it was a chance to cut a comfortable slice of war profit!"

"But King and Kennedy will not be making dyes for the sake of charity, Mr. Gilbert."

"I understand perfectly, and you are entitled to a good liberal reward. You are helping to break down the economic strength of Germany. You are developing permanent foundations for American manufactures and, at the same time, are weakening enemy resources. If you were in England, you would be in line for a knighthood. As it is, you are entitled to all the profit that comes your way. You might call it, as I call our discounts on government business, 'patriotic by-products.' But frozen eggs—bah!"

"So you turned the downstate commissioners out of doors, I suppose."

"O, no, we discounted their paper. We are not refusing good business. We know the house—credit as sound as the income tax. But the manager grew warm when I held him down to twenty days; needed thirty, he said, to put the deal across."

"Perhaps you thought the City National might make it in 'two jumps,' eh, Gilbert?"

"Perhaps so." Mr. Gilbert smiled again and lifted the card which lay in front of him.

" 'Two jumps,' that reminds me of Lasher's suggestion yesterday. Were you at the Club?"

"No, I took a sandwich and cup of coffee at the laboratory—too busy these days for club lunches. What is Lasher's latest? We ought to put him up for mayor on a 'reform and economy' platform."

"And he'd make good too. I declare Lasher would cut expenses in an Eskimo igloo! We need such men in these days of loose spending."

"But loose spending means tight banking, Gilbert."

"I'm not saying anything, am I?" and James Gilbert balanced the card on the tips of well-manicured fingers.

"What was Lasher's suggestion?"

"He said the treasurer ought to credit one half our club dues to the Red Cross, in lieu of subscriptions, and postpone the new clubhouse until after the war."

"I'm for postponement all right."

"And I like Lasher's suggestion about club dues. I tell you, Kennedy, we must use some financial judgment in dealing with the Red Cross and Y. M. C. A., or business men will be swamped! Business and charity have the right to stand on a war footing together. What's more, private and church charities may as well call a halt until after peace is declared. If we manage to keep up ordinary church budgets, we'll do mighty well. But there's a limit! More than fifty millions picked up in that last Y. M. C. A. drive—I tell you there's a limit!"

"My notion to a hair, Gilbert. I told Dr. Locke last Sunday that our own church scheme ought to wait until after the public mind can get back to normal. But I saw he didn't take to it very well—has a notion that his plan of tithe-paying will cover the whole business!"

"Tithe-paying! He's not going to press that!"

"That's his plan—and not bad either if times were normal."

"But the members won't stand for it, Kennedy."

"That's what I told him. Money is plentiful, but men are not giving it away without a good stiff reason. First Church Centenary, no doubt, has a certain historic interest, but you won't catch fish these days with pale 'anniversary' bait—it's got to be blood red! We ought to call the whole thing off."

"You're right, and we might as well settle the business here and now. I 'phoned Dr. Locke yesterday that it would not be possible for me to serve as treasurer of the Fund, and he said he would be at the bank this morning to talk things over. He has just sent in his card. You sit quiet and we'll see him together."

"Very well, Gilbert, if you desire it; I reckon the rest of the Board will stand for what we say."

Sanford Kennedy removed his gloves and settled back into his chair. The lines that had been laughter were deep cut creases now—and they were hard.

James Gilbert pressed a call button at the side of his desk.

"Show Dr. Locke in, Luther."

CHAPTER III

AN UNOFFICIAL BOARD MEETING

AS a boy at school Richard Locke was always "Dicky."

His first week at college fastened "Dickens" upon him, and college instinct approved. McRae, who was Scotch, pronounced the college verdict: "He's not so clever but he's straight human—and 'Dickens' is his name."

That was the reason Old First had chosen him as pastor. "We don't want a sky-scraping preacher," Sanford Kennedy had insisted, "but a man who can understand folks; he'll win—specially if he's strong in finance."

And so it was that Mr. Kennedy was troubled that morning at the bank when he saw the momentary embarrassment in his pastor's face. But he was glad that Richard Locke neither lifted his eyebrows nor looked wise. He liked him.

"Two against one isn't fair fighting—eh, Dr. Locke?"

"O, there'll be no fighting! I'm your Dare-to-be-a Daniel and quite wondering how it will seem to be eaten. But," turning to the banker, "wouldn't you better wait, Mr. Gilbert, until the rest of the lions get here?" The words were frank and the humor contagious.

"No, Dr. Locke, this is to be an exclusive meal for

Kennedy and myself, served comfortably in my own private den."

"None of that, Gilbert, or Daniel will turn Samson and leave two dead lions on the rug!"—and then to his pastor with quick courtesy, "I'm not here by appointment, Dr. Locke; I had business at the bank this morning, and Gilbert suggested that I stay and talk things over with you and him—church matters, I mean."

"I'm glad you're here, both of you; you men knew Old First, and loved her, long before I did; her interests are safe in your hands." The pastor's directness was almost disconcerting, but his strong fellowship was irresistible.

There was a moment's hesitation. The banker, trained to promptness, began with difficulty.

"I want to explain, Dr. Locke, why I shall not be able to serve as treasurer of First Church Centenary Fund. Perhaps I did not make myself clear last evening over the 'phone."

"No, Mr. Gilbert, I found myself somewhat puzzled; I thought that matter was quite settled."

"And so it was, but at the convention of American Bankers, at Atlantic City, Secretary McAdoo told us plainly that the government would not be able to float forthcoming war loans unless the banks entered upon a vigorous campaign of preparation."

"Yes, I read of it, and noted the splendid response of the bankers."

"Well, we didn't wait to be urged. By unanimous vote we pledged for government use all our profits, all our savings, and every ounce of our personal influence and official resources."

"That was great business!"

"As a result of the convention, bankers have a tacit understanding among themselves that they will discourage, as far as possible, private enterprises that require new capital. Government business and war work are to have the right of way."

"That's the patriotism that wins!"

"So we think, Dr. Locke. And that's the reason, as you at once will see, why bank officers feel, under the circumstances, that they ought not to become officially related to any charity—excepting, of course, the old established societies or new charities directly related to the war. You see, the raising of special funds is part of the 'new business' which ought to be discouraged. New charity plans, like new business plans, must give way."

"Charity, Mr. Gilbert? Just what has that to do with our plans at Old First?"

The banker showed that he was somewhat nettled, but proceeded.

"Of course, Dr. Locke, I was not referring to ordinary church budgets; these are recognized as a necessary part of community life. But unusual expenditures such as we have planned at First Church—the creation of permanent funds, the erection of new buildings, and the like, these clearly are not related to the war work now in hand."

"I do not quite get you, Mr. Gilbert."

"Now, Gilbert"—Sanford Kennedy was leaning across the desk—"there's no use beating about the bush! The fact is, Dr. Locke, Gilbert and I and some of the other members of the Board have made up our minds that this whole celebration at First Church is out of place and ought to be called off."

Richard Locke's mother used to say she could "read Dicky's thoughts by watching his lips." It was during their senior year at college that McRae remarked, confidentially, "Dickens has a short upper lip—that's the reason he's able to keep it stiff."

If the minister's lips had grown a shade more tense while Mr. Kennedy was speaking, neither of his friends noted it. The banker continued:

"Don't you think it is just a bit unpatriotic, Dr. Locke?"

"Unpatriotic—Old First!"

"The Centenary, I mean."

"But, Mr. Gilbert, it's a fact that First Church was founded in 1819, is it not?"

"That hardly is the point."

"I rather think it is the point. My arithmetic makes 1919 the one hundredth anniversary of the founding, and June of next year the month of the actual Centenary Celebration."

"If we celebrate!" broke in Mr. Kennedy sententiously.

" 'If we celebrate'—I confess, gentlemen, I do not quite follow you. This matter has been planned for more than two years. 'The Centenary at Old First' has become a church slogan. First Church families for three generations back have been traced and their descendants in various parts of the country have been notified. In fact, I need hardly remind you, my invitation to become your pastor three years ago was based on your belief that I could help you organize a successful Centenary celebration as part of your new program of reconstruction—at least so Mr. Kennedy informed me when he brought to me your kind invitation."

"I'll stand by that, Dr. Locke, and so will every member of the Board. It was a good day for First Church when you became our pastor, and we're back of you"—Mr. Kennedy spoke with cordial emphasis—"but don't you recognize the country is at war!—and democracy is fighting for its life!" with a sudden burst of petulance.

"That's my point exactly!" The banker again was speaking. "We planned our Centenary two years ago without any thought of present developments, but no one, I assure you, would make such plans to-day. I do not believe that anyone would question our pastor's patriotism, but some have wondered why he should press a church program just now, when everybody else is pressing the war."

James Gilbert's incisive words completed the pastor's impeachment.

. . . .

The tragedy of war is the confusion of ideals. Disloyalty hath slain her thousands, but blindness her tens of thousands. Richard Locke knew this and kept his poise. If the minister of Old First had been of stiff unbending mold, there would have been an instant wrench and a permanent dislocation. But he was built of drawn steel. He could take a jar and spring back to form.

. . . .

The pastor spoke with quietness.

"Did either of you happen to read the President's recent address to a group of church leaders?"

"Not I; perhaps Gilbert did; I've been too busy."

"No; war news and the market are my limit."

"I suppose it's only the preacher who is expected to be interested in church business and general business also." The words came with perfect good humor, but there was a tinge of sadness in his voice which he could not wholly conceal.

Sanford Kennedy caught it instantly and turned toward the banker.

"I declare, Gilbert, we laymen are the limit. We invite Dr. Locke to take expert management of the church, and then make snap judgment on church affairs without full information. We prejudge the pastor's plans and then invite him to indorse our findings. Would you call it conceit or contrariness? I reckon it's both—about fifty-fifty!" The lines in Mr. Kennedy's face showed sharp with vexation.

"Shall we take hands off, Kennedy?"

"Never!" The word leaped from the pastor's lips with the swiftness of thought.

The banker regarded him quizzically. "Why not?" he asked.

"Because an Old First program without the laymen would be 'Hamlet' with Hamlet left out."

"Then Hamlet will have to express his opinions, even if, as Kennedy here seems to think, he has merely a snap judgment." Mr. Gilbert was plainly irritated.

Richard Locke had discovered during his first year out of the seminary that pettiness is never cured, nor irritation allayed, by clever and forceful argument.

He remembered it now. He also recognized with chagrin that his own yearning for spiritual fellowship inadvertently had caused this crossing of the currents. But the largeness of his leadership became apparent when, without noticing the cross currents, he quietly dropped his plummet into the undisturbed depths of human faith.

"Mr. Wilson was asked recently by a group of ministers how best the churches could support the government during the war. The President's reply was prophetic and"—the pastor spoke with a man's frankness—"it contains the whole of my sermon—text, treatment, and exhortation."

"What did he say?" asked Gilbert with returning good humor.

"This—'Make your own churches efficient; the country and the world will have need of them as never before.' "

Richard Locke did not wait for word or comment. "Men"—his directness was startling—"what is an efficient church?

"I myself have been called an 'efficiency expert,' " he continued, "yet what is meant by it is a puzzle beyond my comprehension. I'm sick of this whole 'efficiency' business in the church if all it signifies is an up-to-date filing system, a well-balanced organization and prompt attention to monthly bills!"

Richard Locke unconsciously had risen to his feet. It was the preacher instinct; he was casting a line and must stand to it.

"What is an efficient church?" he repeated. "An efficient bank, I suppose, is one that effectively uses its resources so as to meet the intelligent demands of business. An efficient government is able to organize and employ the agencies under its control so as to bring about the largest degree of national prosperity. And an efficient church—is it not a church that realizes the infinite reach of its resources and brings those resources into strong and living contact with human need? If the church in our generation had been efficient, would Christendom now be weltering in blood?"

The pastor reached his hands toward the two men as to a hushed and expectant congregation.

"I tell you, men, this war was bound to come. It was inevitable. And victory never will come, whatever be the military triumphs, until Christianity itself is made efficient. The churches must rise to exalted leadership, or democracy will lapse backward into the dark. The President pleads that the world shall be made safe for democracy, but Christianity demands that democracy itself shall be redeemed."

He continued passionately:

"If this Centenary of ours is to be a sentimental celebration of something that happened a hundred years ago, I have no time for it. If it is to be made the occasion for a clever piece of church finance, no patriotic American will stand for it. I myself repudiate it with all my soul. It is churchly camouflage.

"But, men," the mahogany desk was a cathedral pulpit now, "don't you see it? The Centenary at Old First is God's hand helping us to 'gear' ourselves to the tasks of a new Christianity. The other churches must meet it as well as we—that same world issue; but Old First will have the joy of meeting it as a stripling of twenty-one meets the inevitable burden of manhood—the burden was bound to come, it comes easier amid the birthday greetings of friends."

As Richard Locke paused and resumed his seat Mr. Kennedy's eyes were riveted upon his face. He had supposed the pastor's plummet would fall into the familiar shallows of "church loyalty" and "missionary needs," but the line had plunged into an ocean whose thrilling depths he dared not fathom. The next words startled him.

"Men, let's meet it square: If Old First is to become an efficient church, are you—am I—ready to adjust ourselves to the facts and issues involved?"

For five minutes James Gilbert had been intent upon a brass paper weight. If he had been moved it was not apparent. He spoke with habitual business precision.

"What facts and issues do you mean, Dr. Locke?"

It was the pastor now who realized the incisive directness of the banker's question—as though one suddenly were required to name and specify the "dark unfathomed caves" of that same unfathomed ocean. But his words came with strength.

"I have spoken presumptuously. I cannot name the 'issues' that confront the church, much less define them. They are spiritual, they belong to the atmosphere. Nevertheless they may be recognized without difficulty—as we recognize transparency in glass or oxygen in the air; they are recognized by their absence.

"Let me illustrate what I mean," he continued, for he saw that his words had taken hold. "I spent my vacation, as you know, in New York city. It is the greatest metropolitan center on the planet and packed to the core with human interest. If ever the Church of Christ was challenged to high leadership in the midst of driving human forces, the thousand churches of New York have received that challenge now. And yet it is a despair and mockery that these great churches seem like shallow skiffs floating on the tide when they ought to be, and if they were efficient would be, like the resistless lifting of the tide itself."

"New York is blasé," interrupted the banker sententiously; "the people have neither faith nor sentiment."

"On the contrary, New York pulses with human fellowship." The pastor spoke eagerly. "I was there when Joffre was welcomed. I felt the lift of their passionate sympathy with France. It exalted the whole continent. And, men, Christ could draw those millions into thrilling fellowship with himself if 'efficient' churches knew how to lift him. Their lack of spiritual vision, and therefore their failure to command the public mind —these are the facts and issues, Mr. Gilbert, which confront the American churches." Then, with wistfulness, "And these are the facts and issues which confront us at Old First."

Richard Locke paused and his friends looked at him inquiringly. It was evident that he had not finished what he desired to say.

"I'm going to put a straight question in finance." He addressed the banker.

"Go ahead, sir; that's my line."

"First, then, Mr. Gilbert, if our plans for the Centenary did not involve a campaign for money, would there be any question as to its 'timeliness'?"

"Certainly not, Dr. Locke; that's the very meat of the nut."

"Is First Church becoming impoverished because of the war?"

"Hardly that, but you must not forget the great popular subscriptions, such as the Red Cross and Y. M. C. A. Our own church people have taken their fair share—and these war funds must be continued."

"I do not forget them, Mr. Gilbert; but would you say that these war work subscriptions have been sacrificial? Are they not rather a token of enlarged ability? Surely, First-Church people have had some share in the remarkable war profits which have been piling up in this city."

There was an uneasy movement on either side of the mahogany desk, but Richard Locke was a wise pastor and did not choose to take note of all that he could see; he was a guide, not a detective. He continued:

"Have you felt the difference between the financial *drive* and the spiritual *drift* of our business men? Or, let me put it to you straight—are you men gripped by the spiritual movement at Old First as you are by the financial movement in the same business district?"

"Perhaps not, Dr. Locke." James Gilbert spoke with frankness.

"Do you know the reason?"

"Well," with a forced laugh, "I suppose it's the 'love of money,' as the Good Book says."

"It's worse than that, sir, it's the *lure* of money."

Sanford Kennedy whirled toward his pastor—"What do you mean, 'lure'?"

"I mean 'the deceitfulness of riches.' Money is not a commodity; it is a mystic life force; it is stored-up spiritual power—and right here our strongest men constantly are misled. They do not correctly locate the old, old difference between the church and the 'world,' a difference which never can be annulled. Therefore they fail to recognize that the financial drive of business is and ought to be the spiritual drive of the church."

James Gilbert had again become intent upon the brass paper weight, but Mr. Kennedy was looking into the face of his pastor as one who searched for something that eluded him. Richard Locke was sensible of the softened atmosphere and continued with a man's strong sympathy:

"This is the main reason I have looked forward with such eagerness to the financial part of our Centenary—we would study the meaning of money as a fact in spiritual leadership and as the nerve center of community service."

Sanford Kennedy seemed suddenly to find the clue he had been seeking. " 'The main reason,' Dr. Locke, is not always the compelling one; is there no other?" he asked.

Richard Locke's face flushed. "Forgive me, men," he said, "I have not thought to deceive you; perhaps I have been deceiving myself. Every word that I have spoken is the fundamental truth, and yet, I confess I have been holding back the passion that consumes me."

The two men stared at him, but the pastor cared nothing for their astonished look. His words came in a swelling torrent.

"I dare not and I will not remain a passive onlooker in this hour of the world's agony. If the church has no commanding message, then so much the worse for the church—she will shrivel in the midst of virile men. I will give up my pastorate and seek service at the front. I am still a young man and I have neither wife nor child" (the firm lips became tense and white as in the presence of a haunting memory); "God forbid that I should hold a safe and easy place while other men are yielding up their lives.

"That's my burden! It's on me night and day. If I have been slow in telling you, it's because I myself have been slow in realizing it. But you have it now. *Can the church give victorious leadership in this hour of human need?*

"Our Centenary has seemed to me a magnificent frontal drive that would interpret Christ's message in terms of life and carry it into the heart of this community. That's why I've dreamed of it and prayed for it and planned for it. And that's why I haven't envied the men in khaki—I was in the heart of things myself. And now if the church fails, or, worse, if the plans are called in, it will seem like yielding up my sword and retiring to the rear," and Richard Locke turned away his head.

But it was only for a moment. As though lifting and throwing away a burden, he looked up with his old winsome smile.

"Don't think of me," he said. "I'll find my place somewhere. As for the church plans, I want you to be wholly undisturbed. Unless Old First clearly understands the purpose of our Centenary I myself shall advise that the plans be withdrawn. I refuse to juggle

Christ's gospel in order to put across a church budget."

As Sanford Kennedy and James Gilbert looked into the unclouded eyes of their pastor, the persuasion grew into a conviction that there was a majestic world purpose in the Great War which was more than the defeat of the Germans.

Mr. Kennedy arose. The lines in his face were deep with added care, but the gentleness of a woman was there also.

"I shall be grateful, Dr. Locke, if you will lay before the next Board meeting our Centenary program as you think it ought to be. Are you with me in this, Gilbert?"

"Most cordially."

"Then, as chairman of the Board, I think I may offer it as a formal request. Is this too much to ask?"

The pastor did not answer. He had risen with Mr. Kennedy, and was pacing the length of the president's office. Suddenly he turned—

"I'll do it, men," he said.

CHAPTER IV

THE CHURCH OF YESTER-YEAR

THE second American war with England decided nothing—but determined everything. The Peace of Ghent side-stepped the immediate issue, impressment of American seamen, but established a world fact: the solidarity of the American nation. The adventure of '76 became the American habit.

That is why the story of Old First, like the story of a thousand other American churches, is a mirror of our most intimate American history. The vision of the pioneers and the dream of the pathfinders are written into its records.

A nation's spirit is like the free spirit of a man—high adventure requires a certain background of assurance. After proud England had been fought to a standstill and the insolence of the Barbary pirates had been chastened by Decatur's guns, Europe accepted the Western republic as an accomplished fact. The adolescent nation had found itself; now it must find a place big enough for its own giant spirit to expand. The swinging stride of a hundred years would bring Pershing's army to the plains of Picardy. It could not be accomplished a single day sooner.

Eager to realize his destiny among the nations, and led by a wisdom larger than his own, the young giant plunged into the wilderness west of the Alleghenies.

Here, in the basin of the great lakes and the mighty valley of the Mississippi, the spirit of America would work out its masterful solutions. The world-meaning of Bunker Hill and Lexington would be interpreted.

As early as 1814 a steamboat line was established between Pittsburgh and New Orleans—seven years after Robert Fulton's miracle-boat, the Clermont, had startled the world by its first trip on the Hudson. Fort Niagara at the east and Fort Dearborn at the west presently insured the free development of vast inland seas.

The rest was inevitable. Saint Louis, Cincinnati, Saint Paul, Buffalo, Detroit, Chicago—these and five hundred throbbing cities of the plains grew, as all the west and south was bound to grow, large and loose and free.

And here, between the Great Lakes and the Gulf, the story of Old First began.

A hundred years have passed since the original clapboard "meetinghouse" proclaimed that God never sends but always leads his pioneers into the wilderness. To the casual historian nothing was here to lift or ennoble life. But the drudgery of work and the squalor of opportunity brought stately compensations. Men dwelt apart and learned the primal facts of God and the soul.

The church in those wilderness days meant to the scattered settlers what an entire circle of institutions must mean to-day. For this very reason the pioneer reached a spiritual and therefore an intellectual supremacy which he continues to hold. The reason is plain.

To the pioneer the church brought clear recognition of unseen and spiritual things, yet never as an end in themselves; these always were related to the intellectual and moral problems of actual life. The pioneer had neither time nor disposition to become a "thinker," yet he was able to render mental and moral judgments with almost intuitive precision.

It was the normal development in American life of what we shall not see again—the church meetinghouse the only and the necessary center for social fellowship, for intellectual quickening, and for ethical instruction. The glory of it was this: that the whole circle of life was shot through with religious and spiritual ideals. The church, as a definite social unit, became "interested" in political and national problems.

And herein is the difference between church life then and now—national and social problems were judged as "church" questions.

For instance, Richard Locke, during the first year of his pastorate, had sought to arouse the membership of Old First to the menace as well as the opportunity which immigration must bring to American Christianity. But the intelligent leadership of Old First congratulated their pastor on his masterly marshaling of the facts—and refused to become aroused. Immigration was an honored American institution; it could now be taken for granted, or, at best, left to the ponderous wisdom of the Congress. The church, as such, was but mildly concerned.

With a keen sense of something lost the pastor of Old First read the faded records of "Quarterly Meetings" where backwoodsmen of a century ago were alive and alert to the Christian interpretation of national problems. The significance of immigration was not lost to those clear-thinking pioneers.

Some painstaking secretary, probably the traveling preacher himself, had copied into the church record the immigration figures taken from Niles' Weekly Register, an early century newspaper published in Baltimore and devoured by hungry settlers in their wilderness cabins. The figures, after one hundred years of national development, are significant of many things. The record is for immigrants arriving during two weeks of the summer of 1817:

"From England, 649; Wales, 51; Ireland, 581; Scotland, 134; Germany and Switzerland, 826; France, 31—total, 2,272."

But even more significant is the comment of the editor transcribed to that church record of a forgotten generation:

"The degree of suffering must ever be very great to rouse a courage sufficient to cause many to fly to a strange land from whence they never expect to return; but in spite of this, and all the strong ties of kindred and home, the immigration is powerful and will increase. We have room enough yet; let them come. The tree of liberty we have planted is for the healing of the people of all nations."

Richard Locke's knowledge of American history was challenged by the official records of Old First—challenged and inspired. Here, hidden under brief and often casual reference, were nerve centers of American life that thrilled to his eager and sympathetic touch.

Was it nothing that the first log meetinghouse was replaced by a commodious brick church, completed during the summer of 1824, when, it is recorded, "a cheerful company gathered in the new church to celebrate the visit of Lafayette to the United States and return thanks to God for his manifold blessings upon our nation"—was it a mere memorandum in an old church record?

The slow-moving decades that saw Old First increase in numbers and wealth and dignity were the same decades that saw American ideals warped and weathered into American life. Nor was it a smooth and passionless history. Scars were there, for strife and division wrought tragedy in the church as in the nation.

But it was all intensely human. The widespread panic that afflicted the country during the presidency of Mr. Van Buren brought double sorrow to the worshipers at the "brick church," for it was destroyed by fire, and the discouraged people hardly had heart to clear away the wreckage.

During the forties Old First was housed in an unsightly unfinished building, which in turn fell victim to the flames on the very day that General Scott entered the palace of the Montezumas. The Mexican War had been bitterly opposed by the saints at Old First, and worldlings wagged their heads and remarked that Providence had chosen one day for double judgment.

Then gold was discovered in California and saint and sinner forgot their differences and talked only of the "golden age" that had come. Millions of yellow wealth poured back across the plains.

Old First felt the quickening flow and was rebuilt in strength and beauty. The walls were lifted with praise and the timbers set with jubilation. Moreover, the "liberals" were able to control the building plans. A choir loft and organ marked the passing of the hard and strait days of the wilderness, while a simple yet stately tower gave churchly dignity—for which two generations of townsmen have not ceased to be grateful.

And now began a service to the community and to the nation which words never can measure. How the walls of Old First echoed with clarion voices during those last fierce days of the slavery debate! What hushed and whispered prayers were lifted there during all those anxious days of Civil War! What mighty men had stood within its pulpit, what noble heads had bowed beside that altar rail!

. . . .

"Surely, our second century shall be worthy of our first!" It was Richard Locke's parting word as he left the president's office that morning at the City National Bank.

And Sanford Kennedy answered with a troubled look, "It ought to be, Dr. Locke, but it's up to you to make the people see it. In my judgment the 'angel' of Old First has undertaken a man's job this time!"

The pastor's laugh was like a crisp winesap in October. "The 'angel' of Old First has *men* to stand by him," he said, and passed into the bank for a word with Rhodin Curtis.

The president was smiling broadly as he turned to Sanford Kennedy. "I declare, Locke's laugh is a tonic for tired nerves; he would put courage into any water-soaked trench in northern France!"

"It's faith, Gilbert, the old prophetic faith that you read about. I knew something of it myself once on a time, but it's been oozing away from me for twenty years. If Locke's Centenary program will bring back my lost ideals, Old First can have anything I've got," and Sanford Kennedy looked moodily out of the window.

CHAPTER V

STRAWS IN THE CURRENT

RICHARD LOCKE walked straight to the cashier's desk.

"Rho"—it was curious that no one called Rhodin Curtis by his peculiarly "pet" name except his own wife and Richard Locke, especially so as Clara Curtis disliked and shunned the popular pastor of First Church.

"Rho, I need your help; can you come to the Boys' Club to-night at eight?"

Rhodin Curtis looked at him with level eyes. "What's the game, Richard? Are you playing it straight?"

"Straight as a shortstop's throw to first! I'll play the game as nearly as I can without a scratch, but I've told you more than once, Rho, that I intend to put you out, and I'll do it. I may miss my throw at first and second, and even at third, but I'll get you at the home plate if I wait for thirty years! A man like you simply must not be permitted to score on the wrong side of the tally-sheet."

"Maybe the game will be called before either of us has a chance to score. I wish to thunder it would!" and Rhodin Curtis closed his desk with sudden emphasis. And then—

"Come and lunch with me, Dick, though I give you warning I'm in a devil of a mood and intend to turn you down cold."

"I'll chance it, old man," and they left the bank together.

If birth and breeding are conditions of friendship then preacher and banker were polewide apart. If education and mental habit were needed to bring them together then the cleavage between them was complete.

Richard Locke was manor-born and college-bred. He was in the ninth generation from Lionel Locke, one of the London gentlemen who sailed with Lord Delaware and reached the Jamestown colony at the close of the fearful winter of 1609-10, long known in Virginia annals as the "Starving Time."

For three hundred years there had not wanted a Locke in the intellectual and social development of American life—first in the Shenandoah Valley of old Virginia, later in the Blue Grass counties of Kentucky. These had been for the most part "country gentlemen," with a good sprinkling of lawyers and doctors. Richard was the fourth Locke to become a minister—"not a very good showing," his mother used to say; for Richard's mother was a Winthrop, and, after the straitest manner, a New Englander.

The boy's earliest memory was of a vine-grown manse near the Kentucky river, nesting in its own grounds far back from the Lexington Pike. He used to ask Lissa which was "rounder"—the big white columns on the portico or the big dark elms by the gate. And old Mammy Lissa would laugh and answer, "Lor', chile, dey's bof' as roun' as you' big blue eyes,"

—which Dicky thought was the perfection of politeness.

Before he was eight years old he knew the meaning of grief—first, when his brown-coated pony, Ginger, broke her leg and had to be shot, and then—but he never could think of it without crying. They led him one day into the big chamber next to the drawing room where his beautiful brave father was lying white and still. Then, after a month, his mother started with him on a long journey to "Grandma Winthrop's" and the little lad saw the Kentucky hills no more.

Richard Locke grew up as a true son of New England, but a white-columned portico, and kind old Lissa, and dear brown Ginger remained a constant and vivid memory. The call of the South and the voice of the North were for him a blended speech.

College and seminary—a honeymoon beyond seas with Frances, his boyhood sweetheart and his college love—then three strong years in a growing church in the suburbs. After that the picture became blurred and dim, for he never permitted himself to look back into that chamber of agony.

He remembered how they lifted Frances out of the wreckage, and how they placed little Lionel on the bank beside her, but all the rest of it was a whirling nightmare of dust and broken gear. It was twelve months before he dared to drive another automobile and three years before he tried to carry a man's work with a man's strength.

At thirty Richard Locke answered the call to Old First—"Ready," as he wrote McRae, "to lift with every ounce that's in me, though, God knows, it will be a lonely lift for me." But when McRae wrote back, "Marry again," he burned the letter.

His spinster aunt, Kate Winthrop, had been his solace and friend since the death of his mother when he was at the Seminary. On his call to Old First she took her place as a matter of course, the gentle guardian of the pastor's home.

If it was a "lonely lift" no one ever dreamed it; for Richard Locke did not wear crepe on his sleeve—nor his heart, either. First Church parsonage became the center of parish life, both grave and thoughtful, eager and gay. As for the pastor, the young people believed in him, the poor of the city loved him, and—it was Rhodin Curtis who said it when his name was proposed at the Commercial Club—"Locke is a man's man."

It is worth recording how Rhodin Curtis made that discovery. He was not a churchman, but he went once or twice with Clara to hear the new preacher. He liked the straightforward speech of the man and something in the preacher's message nested in his heart.

But one Sunday Clara came home from service with her lips pressed together. "I'm finished at Old First," she said.

"What's troubling you, sweetheart?"

"Of all things in the world, Rho! Dr. Locke said that some of my dearest friends are untruthful!"

"Said what!"

"Well, he didn't use exactly that language, but that's exactly what he implied. Mrs. Kave Rogers was a perfect angel afterward, full of gentleness and forgiveness. But she said it would be better for her to stay away from church if the minister felt it was his duty to insult some of the members of his congregation. She was just right, too, and I'm finished at Old First!"

The next morning Rhodin read the outline of Dr. Locke's sermon in the Gazette—the Monday papers gave the churches liberal space. He had preached from the text, "If we say that we have no sin, we deceive ourselves, and the truth is not in us." These words arrested him:

"Sin is the common tragedy of us all. It is not merely a theory of evil, it is a fact of experience. To deny its existence and call it an ugly concept of the mind is the subtlest form of self-deception—and self-deception means that common facts no longer appeal to us. The startling word of the text then becomes our menace: 'The truth is not in us.' Moral degeneracy has begun, even in the midst of culture and beauty."

"That was straight talk, Clara," her husband remarked at the breakfast table, "and my only criticism is that Dr. Locke should hand out strong stuff like that to a bunch of kid-gloved saints. Kave Rogers needed it all right, but I don't understand why his wife should be so troubled. She has religion enough for ten ordinary women, though I didn't quite follow her line of talk when you had that sick headache last week, and she 'dropped in on you,' as she said. Anyhow, I'll be glad for you to cut church and go out with me in the car."

"But I'm not going to 'cut church,' Rho! Mrs. Rogers has invited me to a lecture in their drawing room next Thursday evening. Professor Roome, from Boston, is going to speak on 'Reality,' and if I like it

I'm going to join a reading club that meets every Sunday morning at the Art Institute. You come too, Rho; that's a dear!"

"Yes, I think I see myself on Sunday mornings rummaging through a lot of notions! I've got 'Reality' to the limit at the bank—I'll leave the 'rummage sales' for you," and then, as she bridled a little, "Take this," and Rhodin Curtis blew a laughing kiss across the breakfast table.

A little later, as she stood beside him in the hall, he circled her slender waist with his arm and said, almost coaxingly, "Don't you think, Clara, you would better reconsider that church proposition? I'm a reprobate myself, but I feel awfully safe with you sitting by mother's side at Old First. I can't help thinking of the future, you know, and especially little Arthur."

Clara's answer left a sting that remained with him long afterward. "If I'm to be responsible for choosing the religion of the family, then I shall choose the religion that appeals to my own taste."

Rhodin kissed her with his accustomed gallantry and left her smiling in the doorway. He waved his hand as he turned into the avenue, and she never dreamed that he was swearing under his breath nor that he sat down at his desk thirty minutes afterward with a strange depression upon him.

At two o'clock that afternoon Rhodin Curtis pulled himself together and decided that he needed a tonic. That meant just one thing, and an hour later he was sitting on the side lines at South Park, where the "Wolverines" were scheduled to play their last game with the "Athletics."

He sat moodily watching the practice play before the game when his interest was suddenly aroused by the arrival of a keen-faced young Italian whom he recognized as Tony Carrari, the proprietor of a shoe shining business. His individual stand was near the bank. He came with an air of importance that was altogether evident, leading a group of ten or eleven Italian boys. Richard Locke, in cap and sweater, brought up the rear. They took two rows of seats in front of Curtis, evidently reserved for them.

"Great business, this, Mr. Curtis," was the pastor's genial greeting, for already he had a speaking acquaintance with the cashier of the City National.

"Great Caesar! I should say so, Dr. Locke! Where under the stars did you pick up that string of spaghetti?"

"Aren't they fine?" was the enthusiastic reply—passing over unnoticed the phrase which he saw by the flash in Tony's eyes was resented. "This is my first tryout of our downtown program at Old First. If it succeeds I'm going to make a proposition to the Board. Three of these boys are not yet two months out of Naples, and Tony is the only one who has been here more than a year."

Just then the umpire called "Play ball!" and two hours afterward Richard Locke and Rhodin Curtis walked out of South Park arm in arm, friends and lovers for the years to come. How the thing happened neither could quite understand, yet both men knew that an alliance had been signed and sealed.

Curtis lunched the next day with Mr. Gilbert and tried to explain what had taken place.

"You know, Locke got that bunch of little dag— No, I'll never call them that again! Those little chaps snuggled up to him like a bunch of brothers, and he began explaining the game to them—in their own lingo, mark you—until you could see the excitement blazing in their big black eyes. He made them follow every turn around the bases, and when Joe Peters sent a fly over left field that brought in two runs, one little chap stood on the bench and yelled! That finished me! I made Tony change seats and took three or four little fellows who understood a bit of English and put them next to the fine points of the game. I don't know how much they got, but I know what I got—a jar to my whole notion of the Italians! I tell you, when I saw that little chap, two months out of Naples, stand up on the seat and yell because a preacher had helped him to understand American baseball, I became a home missionary on the spot! Richard Locke can have my vote for anything he wants in this town."

. . . .

Three years had passed since the ball game at South Park, and swift friendship had ripened into strong affection. It was the calling of strength to strength, like oak trees at the edge of a forest.

. . . .

Rhodin Curtis was a graft of many stems—Scotch, Irish, Scandinavian, French—"a genuine American," he was proud to insist. His family tree had so many roots to it that he seriously contemplated, he said, a change of name to "Banyan"—that is, he used to say it until he saw how it discomfited Clara, who was placidly proud of her Heustis blood. Clara was to him "a garden inclosed," the perennial bloom of his affection. His one ambition was to shut her away from trouble, and even annoyance.

Rhodin's grandfather—he traced his pedigree no further—had been a hardy fisherman among the coves and inlets of Lake Huron. His father became a boat builder at Cheboygan, with a blacksmith shop as a side line. When the boy was sixteen he was placed in charge of the shop.

One afternoon just before his twentieth birthday he banked his forge, hung his leather apron on the nail, and walked into the kitchen where his father was shaping a tiller in front of the fire.

"I'm through, father," he said.

"Why, it ain't four o'clock yet, Rhode."

"I'm through for good; I'm going to Detroit."

There was no quarrel. Rhodin Curtis made up his mind before he spoke, and when he spoke it was settled. To Detroit he went. For three months he was a dock hand at the wharf—until he recognized that he might better have remained at Cheboygan. Then he sat down and thought it through. The next day he made application for entrance at a commercial school with evening classes.

For the next year his work was cut out for him—a dock hand during the day and a tireless student far into every night. At the end of the year he left his "job" on the river front and secured a "position" with an uptown commission house. His rise was rapid, first as salesman and then as accountant. At the end of six years he sat at the manager's desk.

His native ability was unusual, yet Rhodin Curtis had something larger than trained ability: it was an intuitive knowledge of men and courage to trust his own judgment even to the point of daring. When he made an error he did not weaken himself by hesitancy and self-distrust. He turned his mistakes into assets for future realization.

The Detroit house was one of the leading correspondents of the City National Bank, and James Gilbert formed a high judgment of the progressive strength of the young Detroit manager. On his urgent recommendation Rhodin Curtis was invited to the City National as assistant cashier.

Within six weeks of his arrival Rhodin knew to a hair his first year's program, namely, to convince the Board of Directors that he understood how to create new business for the bank, and to persuade Clara Heustis that her happiness was "bound in the bundle of life" with his own.

At the end of a year the Gazette gave a full column to "the brilliant wedding last evening at the old Heustis home on Park Road." The closing paragraph made Mrs. Heustis glow with happiness:

"Thus one of our oldest and most honored families confirms the judgment of financial circles throughout the city, that Rhodin Curtis deserves all the happiness and the unusual success that have come to him. Announcement is made elsewhere of Mr. Curtis's unanimous election as cashier at the City National Bank."

When Richard Locke came to Old First, Rhodin Curtis was beginning to settle into the staid habits of the successful man. "I was getting stale," he said, "and that ball game at South Park gave me back my 'pep.' "

He positively refused to unite with Locke in any part of Old First activities, but gave substantial help in opening a boys' club in the twelfth ward. "It's a good speculation," he said.

When he further suggested the order of "Boy Boosters," and offered special inducements to every member of the club who would open a savings account at the bank, the pastor called him "our new Franklin." But Rhodin laughed at him and said, "It's nothing but my insatiable thirst for money. These savings accounts will mean big business in the years to come, and big business means big banking. You see, I'm joined to my idol, Dick, so I advise you to give me up."

And Richard Locke looked at him. "I'll give you up, Rho, at the end of the ninth inning, not a day sooner." After Clara's withdrawal Rhodin Curtis never attended service at Old First, and the pastor never suggested it. Both men knew the reason why, and both men honored each other with a man's unspoken sympathy.

The reading club at the Art Institute, now increased to a considerable company, had organized into the "Church of the Reality," and Clara had become a charter member. When a building project was announced Rhodin lifted his wife to an ecstasy of delight by promptly subscribing a thousand dollars. Mrs. Kave Rogers proudly announced it at the Woman's Club, and quietly hinted—"No doubt Mr. Curtis is deeply interested in 'Reality Teaching.' "

And then Miss Winthrop remarked with plain New

England candor, "I believe Mr. Curtis would buy Clara an island in the moon if she wanted it!" It was said in the Winthrop family that Richard inherited his tact from his father.

Once in a long while Rhodin Curtis would sit beside his wife in the beautiful little "Reality" Auditorium, built like a diminutive Greek temple. But his Sundays for the most part were spent on the golf links—until he made an unexpected discovery.

He had bitterly resented his boyhood limitations and keenly felt his lack of education. But having made up his mind there was no help for it he carried it off with ill-disguised indifference. He tried to tell himself he was a "self-made man," and quite independent of "college curlicues." And then Richard Locke came into his life.

Guided by an unerring instinct, his new friend talked to him of books—not "bookishly," but as an educated man always will speak, with natural and easy fellowship—and waited his chance. One morning he dropped in at the bank and stopped a moment at the cashier's desk. He was laughing.

"Look here, Curtis, I reckon old Tom Carlyle knew where the Prussians would get off!" and he opened a pocket edition of "Heroes" and pointed to a passage heavily penciled: "*There is a Divine Right or else a Diabolic Wrong at the heart of every claim that one man makes upon another.*"

"I say, Dick, that's hot stuff, isn't it! I'd like to get hold of that for half an hour."

"Take it along, Rho, I'm through with it"—and Richard Locke went down the steps smiling.

That day Rhodin Curtis learned the high fellowship of books. He discovered within himself—what most virile men possess—an eager appetite for strong and beautiful expression. It was the beginning of mellow days, for liberal culture will enter at any open door. And yet it all came about so naturally that he never once suspected Carlyle's pocket "Heroes" was a meshed net dropped dexterously into the current by a skilled fisherman.

And Richard Locke had his reward. About three months afterward a messenger boy delivered at Old First parsonage a bulky parcel. It was two volumes of "Letters," the life correspondence of Emerson and Carlyle.

There was no mark of identification, but as the pastor glanced the volumes through, his eye fell on the initials "R. C." penciled opposite these words—they were part of a letter to Emerson and carried the heart's cry of the despairing prophet of Chelsea: "*Though a deep dark cleft divides us, yet the rock-strata, miles deep, unite again and the two souls are one.*"

Richard Locke laid the volumes tenderly upon the table and stretched out his hands. "O God, give him to me—even if the cleft becomes a chasm!"

A chasm? . . . a pit!

If men could peer into the future, would they dare to pray?

So it was, three years after the ball game at South Park, that Richard Locke stood beside the cashier's desk and said—

"Rho, I need your help; can you come to our Boys' Club to-night at eight?"

And so it was, also, that Rhodin Curtis looked at him with level eyes and said—

"What's the game, Richard? Are you playing it straight?"

As the two friends turned in at the Commercial Club, Rhodin faced the preacher square.

"Look here, Dick—will the boys' meeting to-night have anything to do with your Centenary scheme at Old First? I've heard some of the church people talking about it and I ought to tell you straight that I'm not with you"—and then with brusque gentleness, "It's a pity to turn you down!"

The answer came with a flash: "I don't expect to be turned down!"

There was a shade of annoyance in Rhodin's eyes, and then his hand gripped Richard Locke's shoulder.

"Come along, Dick, I've a proposition of my own to make; I need your nerve."

CHAPTER VI

AT THE COMMERCIAL CLUB

"I WISH you were a smoker." Rhodin Curtis pushed back his chair and lighted a strong Havana.

It had been a nervous, half-tasted meal, unseasoned with words, for both men were preoccupied. But there is a fellowship of silence. Whole-hearted sympathy does not demand conversation; least of all will it "make talk." Friendship accepts a confidence unspoken and is content.

Richard Locke seemed not to hear his friend's remark, but finished his dessert and drank his coffee while his eyes glanced unquietly across the table. Presently he spoke—

"Rho, there's something troubling you."

Rhodin Curtis smiled into the eyes of his friend. But, for once, there was no answering smile.

"All right. I admit it, I *am* troubled. But confess that you have troubles of your own, my preacher friend. Now, a good mild 'smoke' would comfort you, although I confess that this particular brand would tan a wooden Indian," and Rhodin squared his elbows on the cloth and inhaled vigorously.

"I'm afraid no brand of 'smoke,' from Walter Raleigh until now, would quite reach my trouble, Rho."

Instantly the half-consumed cigar was crushed into the ash tray. "I owe you an apology, Richard, for being so casual. I was trying to cover up my own beastly humor. Please forget it."

"Rho Curtis, when you pushed through my front door, three years ago, every room in the house was open to you; they're open to you now—all except one which you insist shall be kept tight locked, more's the pity!" and then, with a whimsical smile, moving forward the ash tray, "Finish your smoke, Rho, I want to talk to you."

"No, I've had enough, too much; I smoked two before breakfast and three after—black stogies at that. I'm as nervous as a hedgehog and twice as ugly," and Rhodin swallowed a glass of ice water with feverish haste.

"I reckon you've told half the truth, my dear fellow."

"The whole truth, Richard." Rhodin looked into his plate with a slowly gathering frown, and tapped impatiently upon the table.

There was a moment of silence and then Richard Locke spoke with decision.

"I'm a city missionary, Rho, and that means the undertaking of difficult and sometimes dangerous work. Just now I need your help. First of all, I want you to interview the cashier of the City National Bank and convince him that his own safety and the comfort of his friends require that he shall go with me into the north woods for a week's fishing. Tell him we'll start Thursday morning at eight-thirty. After you've accomplished that, please report and I'll have another job waiting."

If the minister of Old First needed new proof of his friend's constancy it was afforded now. Rhodin's knit brows began to relax and a flickering smile curved his lips and overspread his face. A long breath seemed to draw the tenseness from his frame and rest him.

"Dick, you're a brick!" he said, with quick impulsiveness. "If 'a week in the woods,' is your text you may stop right there—no need of the sermon; count me a convert here and now!" and Rhodin drew another breath that seemed to drink in the ozone of the forest. Then a soft look came into his eyes and he added:

"What is it?—telepathy, mind-reading, or what? I'm almost superstitious, for, you know, a fishing trip was the very proposition I had in my own mind when I spoke to you before lunch; only I was slow in coming to it. What made you suggest it?"

"Who can say, Rho?—for certainly I did not have it in my thought half an hour ago. Personality is a deep ocean and full of mystery."

"Mystery—rather, a shadow land! There are a dozen puzzles that I want to put to you—regular posers—and the north woods will be my inning! I intend to unreel riddles, Mr. Preacher, and troll for pickerel at the same time."

"All right, Rho, but don't forget I've a few reels of my own to unwind—just to punish you, old fellow, for not coming to church."

"Fine!—and that reminds me of all the 'collections' I've been missing at Old First. Here's where I make good, for this entire trip must be at my expense, Dick."

"Not so fast, sir! I'm an easy mark, but not quite as easy as that! Financing the church and fishing for bass are quite separate accounts, and I shall not permit financial transfers—it's another name for embezzlement. We'll divide the cost fifty-fifty, and charge it as straight 'fun' without any religious slant to it. Let me warn you against oblique finance, Rho."

For the least fraction of a second a startled look leaped into Rhodin's eyes; but it was gone again before the swiftest camera could have caught it. Indeed, he was himself unconscious of it—as though a silent and mysterious tenant peered suddenly from a window and as suddenly vanished. His frank laughter, ingenuous as a boy's, was sufficient reward for his friend's rallying speech. Richard Locke believed in the gospel of good cheer and dispensed it, always.

"I say, if you're as clever in finance as you are in theology, I'll call on you. I need expert help just now in my own personal affairs."

"At your service, sir: 'R. Locke, Preacher and Accountant—Life Records Prepared for Audit—Office Hours, A Time When Ye Think Not—Charges, All You've Got!'"

The startled flash at the window merged again into a merry glow as Rhodin Curtis caught the swift badinage and threw it back with—

"Great advertising, Dick! You may have my personal patronage at the time specified"; and then with droll solemnity, "I'm to pay, I suppose, at the end of the audit."

"Strictly in advance, sir! 'Bills Receivable' are charged as bad debts and thrown out of the account."

"You win! I'll pay in advance—if ever!"

It was play—but with a tense underplay that both men recognized. Richard Locke's homiletic skill was not reserved for the pulpit.

"Seriously, Dick, let's get our trip planned, or something will be sure to crowd it over. You know, I was born in the north woods. From the time I was six years old I trolled and angled and netted in all those northern lakes. The prospect of trolling again through Crooked Lake and Crooked River has fairly taken the crooked temper out of me! Let's start to-morrow; Brooks can take over my work for a few days. Come along."

"Impossible, Rho," opening his pocket date book. "Our next Board meeting, and a critical one for me, will be on June eleventh—two weeks from to-night. I've got to crowd a month's work into the next fortnight. That's why I must have a week in the woods!"

"I get you."

"I'll prepare my Board report, with special Centenary recommendations, while we're north—intend to 'try' it on you before presenting it to the Board."

"Poor judgment, Dick, for I don't favor your Centenary scheme."

"That's my reason," with a straight look.

"All right, Mr. Preacher, I've never doubted your sportsmanship, even when you lose."

"I'll not lose, Rho." Then he went on.

"There is one item which I dare not neglect; you see I've acquired the reputation of being a 'slacker' in ordinary social engagements. Aunt Kate Winthrop gave me solemn warning at breakfast that we are booked for a reception to-morrow evening at Doctor Janes's. His daughter is expected home from India and we are desired to meet her."

"Haven't you seen Elizabeth Janes yet?"

"No; has she arrived?"

"Reached home yesterday morning. Clara and I were at the station, with her father and Frank, to meet her."

"You know her, then?"

"Well, rather!—that is, Clara does. They grew up together and always have been intimate friends. Elizabeth was bridesmaid at our wedding, six years ago—three years before you came. It caused a tremendous stir in their set when she became a missionary. The old Doctor hardly could bear it."

"I suppose she's like her father, then."

"Not in the least—except that she'll stand, even if she stands alone. Clara says she resembles her mother, who died when Frank and Elizabeth were children. She certainly was a beautiful girl."

" 'Was'—which means, of course, that she's come back tattooed with India ink! I'll be glad to meet her, for I admire any girl who offers herself as a foreign missionary. Broken health and marred looks are like a soldier's scars—marks of honor."

"Well, I saw her for only a moment at the station, but I've a vivid impression that Elizabeth Janes will pass muster—although it was clear enough she's not the lightsome girl who went out to India."

"The Doctor told me she expected to serve but one term on the field and is coming home for good. He was very happy over it."

"Yes, that was the plan when she went away; but Frank said to me, while we were waiting for the train, that his sister expects to return next year. Her father will have to adjust himself to the situation."

"Missions is warfare! I have personal memoranda of more than three hundred missionaries whom I have met, so I must get busy and make Miss Janes's acquaintance without delay. I've been a student of missions and missionaries ever since I was in college."

"You certainly will find Miss Janes an interesting study—I might have said a dangerous study, except that Clara told me last night, after an afternoon at the Doctor's, that she's engaged to some India missionary—confound him!"—and then, as Locke eyed him with a quizzical look, "I might as well confess, Richard, that I've had an ulterior interest in Elizabeth's return; she's the one woman I had selected for Old First parsonage—and now my one ambition for you falls like a house of cards."

A quick red flamed up in the minister's cheek and, receding, left a momentary pallor. But he said nothing, and Rhodin burst out petulantly:

"Forgive me, Dick, I've as much delicacy as a grizzly bear!—only I had set my heart on a great happiness for you, and every plan of mine goes glimmering. Forget it, please; I'll try to be decent even if I must remain stupid."

"Didn't I say that every room in the house is wide open to you, Rho? I am sincerely glad for your generous thought of me. But you don't understand what it means to be struck by lightning! I'm as dead as an old stump—except for a memory that grows sweeter as it recedes farther into a dim and broken past."

"Richard Locke, you've no right to talk like that! You're a perfect specimen of 'our manhood's prime vigor'—see how my Browning sticks?—and just ready for a man's establishment. I call myself young at thirty-four and I'm a good year your senior. I have been confident ever since I came to know you that your man's duty is to marry again—O, the devil! missionaries always were a bunch of sapheads; I wish I knew who he was!"

As Rhodin brought his exhortation to this grotesque conclusion Richard Locke burst into repressed laughter, so genuine, so free from irritation, that his friend could not resist the infection of it, and laughed with him. It is clean sportsmanship that takes no hurt where a hurt is not intended.

"I'm surely grateful, Rho, that you are the languishing victim of this romance, and not I! What have you been reading?—positively you talk like 'Jane Eyre'! It is time for me to revise your courses, my friend. You'll have to shun fiction and get back to finance."

"O, hang finance!—and cut out comedy"—with returning irritation. "I tell you I'm ugly to-day and Elizabeth Janes is the smallest part of my trouble. Forget me, please, and talk about the Boys' Club."

"All right, Rho, only I'm glad we're going away for a week. I didn't get half a vacation last summer, and here I am with a full car, a rough road ahead of me—and flat tires! I'm going to loaf, and let you fish."

"That's the way I loaf, Dick," with a returning smile.

"By the way," after a moment of silence, "Tony Carrari was in the bank yesterday to make a transfer of his savings account. He's off again to Camp Sherman and likely to be in France within thirty days. He says he hasn't any near relations and wants the church to have his money in case anything happens to him. Do you know anything about it?"

"I know all about it—in fact, that's the reason I want you to be at the Club to-night. Tony will be there—doesn't leave till to-morrow. Twenty-three of the boys are now in khaki. They want the bank to receive a tithe of their pay from the government and apply as directed—afraid they'll miss their part in Old First program if they have to send from 'Over There.' "

"Afraid they'll miss—you certainly have been feeding those boys some strange dope!"

"Dope?—that's the one thing I've been able to keep from them! I made up my mind three years ago that there should be at least one group related to the church with a normal and natural outlook, and that bunch of Italian boys gave me my opportunity. I've planted, cultivated, and fairly matured a crop of young folks who know the healthy heart of religion, without cant or artifice. They accept life as a stewardship. They're what I call normal Christians—the healthiest bunch in this town!"

"Do you tell me that those Italian boys actually tithe their petty earnings?"

"Every lad of them—except half a dozen new members; we won't let the boys begin tithing until they've taken the club lessons in 'Stewardship Foundations,' and that requires a month or six weeks. Christian stewardship is a life business, and the boys are entitled to a fair start."

"Richard Locke, you may be the prophet of a new day—but I'm desperately afraid you'll be dead and buried before ordinary folks understand what you're driving at!"

"That doesn't worry me," with quiet emphasis; "the joy of it is knowing that your foundations won't turn to chalk and cheese after you're gone!"

Rhodin Curtis gazed gloomily across the table and Locke added—"The fact is 'ordinary folks' are the only ones who ever *will* understand what I'm driving at! Stewardship is too simple for the highbrows and too straightforward for the double-dealers. Setting apart a portion of income as the acknowledgment of God's ownership never troubles 'ordinary folks'—unless they stumble over dead legalism. Young folks accept the principle of the tithe directly they understand it. That's why I've had such success with my Italian boys—they didn't have to unlearn anything—just ordinary kids, and keen as whips. They accept God's ownership as the beginning of religion, and they acknowledge it as plain, ordinary honesty. It has been a luxury to lead them."

"Well, Dick, I'll say this much: financial legalism never bothers a banker; he's accustomed to acknowledging ownership."

"Certainly a practical banker accepts the principles of stewardship almost by intuition."

Richard Locke's face was full of eagerness, but Rhodin's gloomy eyes gave back no answering light. A deep suspiration escaped him, quickly covered by a frown as though his own thoughts were hateful to him. Then he spoke.

"Nevertheless, I'm afraid that ordinary men, bankers included, will part company with you at the crucial point, and that your Italian boys will forget the entire business when they recognize it."

"Let's have it, Rho, your whole honest thought—for Old First Centenary is staked on the Christian interpretation of property—and, so far as I can see, the future of Christianity itself is tied up with Christ's gospel of stewardship."

"Then, Dick, I'll have to put it to you straight! Ownership of property, the acknowledgment of it, and this whole philosophy of yours that you call Stewardship, implies a relation between two *persons*—and that's where your whole statement of the divine ownership falls to the ground, at least as far as the ordinary man is concerned. Not one man in fifty believes that God is a 'person,' or, if he does, he has only a dim and hazy notion of what he means. You can't do business with a fog-bank! Property means personality, and you've got to *know* the person you're dealing with, at that! The City National Bank opens no account with Joe Brockman's astral body, and has no dealings with Ed Mulford's spiritual aura. We do business with folks, not phantoms!"

Rhodin's gloomy eyes blazed like a furnace. "O, I know," he drove ahead, "I know the Christian vocabulary of property—'*The earth is the Lord's*'—'*I brought nothing into this world*'—'*It is He that giveth thee power to get wealth,*' and the rest of it. I do not say that men who talk that way are insincere, they simply are using the traditional language of religion without any least thought of interpreting it in terms of the business world. Do you suppose that the ordinary man, when he draws his pay, or receives his salary, has any notion that he is using the property of another *person?* Not for a minute—not one in a thousand! No, sir; an honest man just takes what he thinks honestly belongs to him and does the best he can with it. If he's a tightwad, he'll squeeze every dollar; if he's open handed, he'll loosen up—but in any case he'll do exactly as he pleases. *He's the person concerned, and no other!*"

Richard Locke sat devouring every word, as a hungry soldier devours an unexpected ration. Rhodin plunged forward:

"What you say regarding the tithe is absolutely sound—I mean from a banker's standpoint. Ownership must be acknowledged, and the owner tells what the acknowledgment shall be. Acknowledgment is what a banker calls the acid test of property—it settles the fundamental question of title. Every banker is familiar with that, as a principle of finance, and, of course, interest and rent are its most familiar forms. So I say again your position is absolutely sound. If God is the Owner, then he is bound to name his own basis of acknowledgment. So far as I ever heard, no one questions that the tenth was anciently ordained—and, I reckon, if there is a God he doesn't change. Certainly, Christ's gospel of human freedom cannot alter the universal ethics of property and property acknowledgment. That's all clear enough to any business man. Nevertheless, Dick, the whole thing seems to me futile and useless—except as a biblical jack-in-the-box for cajoling folks into supporting the church. You see, I'm not a churchman and can afford to talk!

"The trouble is at the very heart of it—divine personality. It's like beating the air! It's easy enough to use a sort of churchy vocabulary and talk of divine ownership, human stewardship, and the like, but these words have taken on a new set of meanings. I tell you most men cannot think of God as a 'person' at all. They think of God—when they *do* think, which isn't often!—as an ethical ideal, or a principle of truth, or 'something up there'—what you will—but not a living *person*, as you or I are persons."

Still Richard Locke sat eager, leaning across the little table, while the furnace fire in Rhodin's eyes died down and left them lusterless and dead.

"I'm a detestable crepe-hanger to talk this way, Dick, for honestly, I want you to succeed. But you asked for it straight and I've given it to you—straight as a die! That's why I cannot be with you in your Centenary scheme. I'm dead sorry, but I'm only telling you what other men ought to tell you—some of them members of your own church—for they think about it exactly as I do. So cut out the Centenary stuff! Preach good, cheery sermons without any 'thus-saith-the-Lord'; it annoys folks. Let Old First put up live stunts for the soldiers and do the base running for Red Cross and Y. M. C. A. batsmen—just as the other churches are doing. Our present business is to win the war, and after that—well, this old world has wagged on for some thousands of years and will continue to wag after our own little tales have wagged to their inevitable finish."

As Rhodin Curtis tried to push over his doleful pun with a forced smile, he turned his eyes toward the window and never saw how the eagerness in the minister's face softened into a look of ineffable tenderness.

"Rho"—there was a vibrant lift in Locke's voice that made him look up—"I thank you for your faithfulness. I wish you could stand in Old First pulpit and speak those words again! You have named the heart of our Centenary message—God a glorious Person, eternal, immortal, invisible, yet present, intimate, and real—and the whole thrilling message pointed by a clear understanding of the nature of personality itself. The significance of human personality, and therefore of human brotherhood, is deeper than we yet have penetrated. It roots in God himself. The clew to it is property, for, just as you have said, *property means personality.* To acknowledge the divine ownership will mean awareness of the Owner. It was so in the beginning. It always must be so while men live upon the earth. Business and not theology is leading the revival which shall sweep our generation."

The low tones of the minister's voice pulsed with suppressed feeling. Rhodin felt the thrill of it, yet could not fathom its meaning—as an eagle might sense the strange throbbing of a motor car upon a mountain road.

"Come to our Boys' Club to-night," he added, "and you'll get a hint of what I mean—will you, Rho?"

"Sure, I'll come," and Rhodin had a fleeting sense of gladness. Then, glancing at his watch, "I must get back to the mill, now; war finance is an unmerciful weariness to the fellow who feeds the machine—but has no share in the grist that grinds through."

Richard Locke looked at him. "No share in the grist!" he repeated; "why, it's common knowledge that the City National is increasing its resources every month. It was only yesterday I was reading the report of the directors, showing the ratio of increase during the last five years. Are you sure you're not romancing again, Rho?"

The glint of steel leaped into Rhodin's eyes, a look that Locke never had seen there before. "Perhaps it has not occurred to you," with a touch of irony in his voice, "that a corner grocery might be doing a prosperous business while the delivery boy wasn't carrying home enough wages to pay the rent."

"O, my dear fellow, don't tell me that! Surely the City National deals generously with its own officers."

"I've nothing to complain of; the directors have treated me as well as I deserve, and better. The trouble is—the delivery boy is paying too much rent!—wants to live in a big house on the boulevard when he ought to be content with modest lodgings near the mill," and Rhodin glanced whimsically at his friend, who hardly knew how to take him.

"Certainly you live in comfort, Rho, as you're entitled to; and, if you'll permit me to say it, your home on Park Road is like an exquisite cameo. But no one ever would accuse you of extravagance—except in the purchase of rare first editions, which I'm wicked enough to covet!"

Rhodin enjoyed his friend's confusion for a moment, and then added—

"No, I don't mean personal and house expenditure, though," with a slight shrug, "I'm frank to say it's costing us too much to live. But I mean certain ventures of which Clara has no knowledge. The fact is

I've been trying my luck with a 'war bride' or two, and finding it rather a worrisome business."

"Oho, that's the lay, is it? Where are you interested?"

"A turn or two in Chicago wheat, but mostly Coördinated Copper."

"I don't know about the wheat, Rho. Government is likely to take a hand there, but you can't lose on the other—that is, if you got in on any reasonable basis. Even an impecunious preacher can tell a good thing when he sees it. Copper is bound to push upward as long as the war lasts, and longer. You needn't let Coördinated Copper worry you."

"O, copper will push upward—that's a dead certainty; and I'm in all right with Coördinated, if I'm able to hold on! The mischief is there's a falling market; it simply will not turn. The increased demand for copper products is not permitted to have its legitimate effect on stock. I've covered my margins three times in four months, with a total loss to date of three thousand dollars."

"Too bad!"

"Oh, I intend to hold on—I'm not a quitter! Moreover I had a straight tip this morning from a friend of mine in Wall Street. I haven't yet decided what I'll do—but maybe the delivery boy will carry home some big wages one of these days."

As the two friends arose from the table and moved down the corridor Rhodin lighted another cigar.

"Hold steady, Rho. Your financial judgment has meant much to the business development of this city; it won't desert you now."

"That's my trouble, Richard," in a low voice as they approached the lobby. "I don't seem to show as good judgment in managing my own affairs as I do the affairs of other men."

"Has it occurred to you," in the same low voice, but penetrating by its very intensity, "that in the one case you are conscious of stewardship and in the other case you are not?"

Rhodin Curtis looked at him intently. "But, Dick"—and then, as they reached the lobby—"No matter, forget about it! . . . I suppose the club meets in the same place—over that plumber's shop."

"Same place."

"All right. I'll be there at eight. Shall I call for you with the car?"

"No, I'm to be there at seven; have to meet the beginners in stewardship. But you may drop 'round for McRae, if you will, and bring him with you. He's taking dinner with me at the parsonage. He wants to meet our Club Volunteers."

"Fine!—I like Mac. I hear he's going to France."

"Yes; he handed in his resignation a month ago and is waiting for his appointment to be confirmed—goes as chaplain in the Expeditionary Forces. He's been pulling me pretty hard, I can tell you."

"Then you'll be wanting to get home; wait a minute and I'll drive you."

"No, I must have a word with the secretary here and then put in two hours at the church office. Miss Copley is losing all patience—says she can't get my desk clean in a month. I've a notion to bring back the old 'roll-top' just to take the worry from her face."

"A 'church expert' with a roll-top desk?—Dick, you're degenerating!"

As he moved toward the elevator Rhodin cast an imaginary line, and looked back laughing. "'Truce to his restless thoughts'!" he quoted. "Here's to Crooked River and our first two-pound pickerel!" Richard Locke stood for a moment with a look in his face of mingled perplexity and gladness.

Ten minues later he left the secretary's office by way of the reading room, and thence made his way to a more convenient elevator near the tea room. A young lady immediately in front of him was moving toward the grilled door of the elevator shaft, which they reached together just as the porter swung open the cage. The minister, bowing slightly, waited for her to enter. She hesitated and glanced across the corridor. Then, addressing the porter—

"Would you mind holding the car?—only a moment?"

"I'm never in a hurry, miss; we've passed the rush hour, so jus' take your time—if Dr. Locke don't mind." The porter's smile was large and benevolent.

"It always is a service, madam, when Americans are required to pause and take breath." The minister of Old First was not "a ladies' man"; some said that he avoided them. But courtesy was born in him, and, his Aunt Kate Winthrop said, he had a "way" with him. His speech was answered with a smile and a frank straightforward look.

"Thank you; my father is just inside the tea room and will be here directly."

If Richard Locke had not been wholly occupied with his own thoughts he would have recognized that the answer and the bow were the half-friendly, half-formal response of acquaintanceship, as of one, at least, who might have known him. But he was perplexed, disturbed, irritated. Rhodin's words at the lunch table kept repeating themselves in the back part of his mind —"a great happiness for you"—"ready for a man's establishment." . . . He drew himself up with an impatient throwing back of his head and a very evident frown on his face.

His companion, with a slight touch of embarrassment, glanced again toward the tea room. "I'm so sorry to detain you—it must be quite vexing—please do not wait any longer," she said.

The minister flushed. "I assure you, madam, you were not in my thought"—and then, flushing still deeper as he realized the brusqueness of his remark, "I mean you were in no way connected with a passing thought." Then, recovering himself, with a somewhat forced attempt at pleasantry, "You see, ministers are not always considerate."

"Nor missionaries, either, Dr. Locke."

Then he looked at her. Ten minutes afterward, when he tried to recall her appearance, he could remember nothing but small brown oxfords underneath a modish skirt and dark brown eyes—they would be black under mazda lights—laughing up at him.

"A missionary? I do not . . . I mean . . . you seem to have the advantage of me," he said with genial greeting. At least those were the actual words that he enunciated. But his mental ejaculation was positively pugnacious—"*What's the matter with you, man? Can't you talk without chattering!*"—and his speaking face responded to the inward thought.

The brown eyes ceased laughing and looked at him with quietness. "That need not surprise you; ministers are public characters, you know. It was only yesterday that I . . . O, I'm glad you've come, father," as Dr Janes emerged from the tea room. "I've been disarranging Dr. Locke's program."

The gray-haired physician, bowing, turned to the minister with old-fashioned courtesy. "I am sorry if I have detained you," he said, "but it is a pleasure to know that already you have made Elizabeth's acquaintance."

"Yes, we were just . . . that is . . . I certainly am glad to meet you, Miss Janes," and Richard Locke became aware of an extended hand which he grasped cordially. But all that he noticed was—the gloves matched the oxfords perfectly, and the brown eyes were laughing again.

CHAPTER VII

MEXICAN PETROLEUM

RHODIN CURTIS was at his desk, shortly before two o'clock, when Mr. Gilbert stopped and spoke to him.

"Will that loan to King and Kennedy run us a little short this month, Mr. Curtis?"

"No. Kennedy phoned me a few minutes ago that they do not wish to take the loan until Saturday. That will be the first of the month, and over three hundred thousand of good paper will be in. We can handle eighty-five thousand for King and Kennedy with entire comfort."

"Will you make it for ninety days, as Kennedy desired?"

"Certainly, with the expectation of renewing part of it for another sixty. I have given Brooks instructions to have the note ready for Mr. Kennedy's signature on Saturday morning, and to pass the credit to King and Kennedy's account. I'll not be here; Dr. Locke and I are taking a few days in the north woods before the hot weather begins."

"Well, I hope you'll have a good time, but don't be gone for more than a week. This last German drive is making a ticklish market and we'll need to watch things."

"Have you noted the late quotations on 'Mexican Petroleum'?"

"Rather!" Then the president of the City National leaned a little nearer Rhodin. "I've wired Rockway and Company to sell fifty thousand ordinary Pennsylvania on my personal account and put it into that stock. If our charter permitted the buying of foreign securities, I'd make a five hundred thousand dollar investment for the bank without a minute's hesitation. That's my faith in Mexican Petroleum!" and President Gilbert passed into his private office.

Rhodin smiled knowingly and picked up a letter, marked "Personal," that was lying on his desk. He had read it twice already. It was from Passmore, his former chief at the Detroit commission house and now cashier of Rockway and Company. It was hardly a "business letter," but rather a friendly gossip.

New York, May 25, 1918.

My Dear Curtis:

You asked me to put you next to a sure thing when it came along. Well, it's here and it's name is 'Mex. Pete.' If you have any doubt about it, what do you think of this?—your conservative president at the City National has just wired us to rip out a fifty thousand block of rock-bottom Pennsylvania and put it into the light and airy! He says he keenly regrets that he is not able to make an investment of bank securities, but does this on his own personal account. And he's dead right too! I didn't know that Gilbert could see so far ahead; most conservatives are near-sighted! They are leery of Mex. Pete because of the Huerta regime and our own government's dilatory tactics in the Mexican mix-up. But, all the same, the value is there!—we've investigated it to the last *peso*. And now is the time to go in. That's not a "tip," that's a dead certainty—if your eyes are not full of the dust stirred up by the present German drive. The market is hovering at 93. It has moved up steadily since January, when it stood at 79. I don't see how it can drop from the present figure. But even if it should, Mex. Pete will begin to soar as soon as Foch turns the trick northeast of Paris. The "bears" say he can't do it (pessimism is their stock in trade!). They say the whole thing will end in German victory, or, just as bad, a negotiated peace. In that case, of course, I wouldn't care to handle Mex. Pete or any other security that German "kultur" is likely to smirch.

But I figure it like this—is Uncle Sam in this war or is he not? If America has lost her punch, then it's all up with Mex. Pete! But if America and the Allies can handle the situation in France, then you'll see Mex Pete take the aeroplane route to the sky. Me for Uncle Sam! I'm ready to gamble my last dollar on the program put up (at last!) by the administration at Washington. I've gone the limit myself, and want my friends to get in with me. If you think I'm seeing double, ask Gilbert. No one ever accused him of enthusiasm. My advice is just this: Sell your coat—your shoes—and go the limit! I can protect you for ten days to the tune of one thousand shares, and can get you in on a margin of 20 per cent. Better make it an even twenty thousand to cover emergencies. Wire Saturday without fail if O. K.

Yours truly,

E. H. Passmore.

Rhodin frowned and bit his pencil. Every dollar of his available funds was locked up in Coördinated Copper. It was sure but it was slow, and no ready market without sacrifice. Gilbert's enthusiasm and Passmore's letter confirmed his own solid judgment. For three months he had been confident that Mexican Petroleum would mean millions to farsighted investors. But where could he find twenty thousand dollars—unless— The dark brows knit together. "I'll do it!" he muttered, inwardly. "I've always been opposed to mortgaging the home, but this is different; I owe it to Clara and the boy, even if they take the risk with me. Carberry values the place at forty thousand, and it will carry sixty per cent without a scratch. He's offered it twice now within four months. I don't intend to saw wood all my life!" and his jaw set.

He lifted his desk receiver. "'Market' 2848—

Please give me Mr. Carberry—Mr. Carberry?—Mr. Curtis speaking, City National—I would be glad for you to step over to the bank at your convenience—I think I'll put over that matter you suggested—Yes, the property on Park Road—all right, three o'clock will do—Thanks."

Then Rhodin sent a wire. It was not yet two o'clock and Wall Street would be doing business for another hour, counting the difference in time.

E. H. Passmore
With Rockway and Company
New York

Proposition accepted. Margin named will be covered in time specified.

R. Curtis.

CHAPTER VIII

KHAKI AND CLOTH

"CAPITANO! CAPITANO!"

Miss Copley turned swiftly. She had just stepped from the city pavement and was entering the vestry of Old First. The business offices of the church were entered from the north side of the ivy-grown tower, the door of which stood hospitably open.

"Capitano!"

The voice of the boy shrilled out again and Miss Copley looked inquiringly toward the tall officer who stood beside her on the tower steps. But Captain Janes seemed wholly unconcerned, and kept his eyes on the mobile face of his companion.

"Soldiers don't yell at their officers, Nicola; they salute them." The tall officer spoke indeed, but he did not notice the red-faced boy at all; he was studying a wisp of amber that clung coyly underneath Miss Copley's right ear.

Instantly a pair of muddy heels struck together, the diminutive shoulders of the Boy Scout straightened, and a grimy hand touched the boyish military hat in a perspiring salute.

Miss Copley clapped her hands and smiled rapturously. The boy gazed up at her, framed in the ivied doorway of the old church, and could think of nothing but a breathing Madonna. Captain Janes, who never had been in Italy, had thoughts of his own. However, he seemed wholly to approve the devotional look in the eyes of the boy and returned his salute with soldierly precision.

"What do you want to say to me, Nicola?" he inquired, kindly.

"Dr. Locke he tell-it me—" began the boy with another salute.

"Yes, what did Dr. Locke tell you, my boy?" The officer was smiling now, for his eyes glanced over the boy's head and encountered that identical gentleman himself hastening toward the church from the direction of the Commercial Club, and not fifty feet distant.

"Dr. Locke he tell-it me will Capitano please come-a da Club to-night, eight off d' clock."

"And what do you learn at the Club, Nicola?" The Boy Scout stood at attention while the minister of Old First paused not five feet behind him.

"Dr. Locke he learn-it me: hate-a da lie, love-a da flag, an' "—the musical voice dropped to a note of wondering reverence—"know-a d' God."

"Bravo, Nicola!"

The boy whirled in astonishment, and once more the grimy hand touched the hat rim in respectful salute.

"It pays, Frank, it pays!" Richard Locke grasped the tall officer's hand heartily and lifted his hat to Miss Copley—"and Nicola Campo is one of our latest recruits!" Then turning to the boy:

"Where have you been, Nicola?"

"Ah, Pastore, me no find Capitano—heem notta King Ken', not house, not Miss Heuss'—find him just-a now—church."

Miss Copley had vanished into the vestry and Captain Janes volunteered no comment.

"All right, Nicola, you may go now; be on time tonight. You have done very well indeed."

"Grazia!"

Grazia—Grace—is there more gentle speech than this to say "I thank you"? An Englishman's muffled "Q'u" gives forth a foggy impression that he is courteous at heart but hates the bother of expressing it. A Frenchman's brisk "Remerciements" is habitual but quite too like the small change of a conversational cash register. But an Italian's soft-spoken, full-voweled "Grazia" will bring the softness of southern skies to the bleakest tenement; there is unconscious Christian depth to it.

The boy in khaki stiffened in a parting salute and clicked with soldier steps across the pavement. The minister turned to the officer beside him.

"When do you join your company, Frank?"

"I return to camp on Saturday, but the various units are still in the air. There's no telling just what will happen—except we're likely to sail almost any day; that much seems certain."

"I would envy you, if I dared."

"Don't say it, Dr. Locke! The nearer I get to actual military service—it has been nothing so far but a ragged 'get ready'—the more I am convinced that men like you are transforming this war from a scrap into a sacrament."

Richard Locke said nothing, but looked at him intently.

"We think we know what we're fighting for," he continued, "and I suppose we do. But it's one thing to wave the flag and talk brave words about democracy, and quite another to interpret democracy so that the people can realize the foundation of it. Little Nicola is learning what the rest of us hardly understand, and"—with sudden emphasis—"we've got to get hold of it!"

"You hearten me immensely."

"I intend to! Miss Copley has been telling me something of your Centenary program, and I can well understand why you are having difficulty in putting it over. I almost wish," glancing through the vestry door, "that I were staying home to help lift. I think it's great!"

"I honestly believe that you've lifted a ton in two minutes—and I surely am grateful to Miss Copley for her splendid coöperation."

"You can count on that, Dr. Locke; Miss Copley is enthusiastic over 'the Centenary at Old First'; she has been pumping me full of it for an hour.

"No wonder Nicola couldn't find you!" laughing. "By the way, I had the great pleasure of meeting your sister a few minutes ago; she was at the Commercial Club with your father."

"So you have met Elizabeth!—and father introduced you—I'm glad of that."

"But I'm not so sure!" laughing again. "I'm puzzling myself to know whether it was your father who introduced me or not! However, I feel comfortably certain that I have made your sister's acquaintance, and that is quite sufficient."

"Well, no one but Elizabeth could have made me ask leave from camp at this time," and Captain Janes's eyes wandered again into the quiet vestry. Then, glancing at his wrist-watch, "I must be going now—you'll be at the house to-morrow night, of course."

"Yes, and hope to drop in for a greeting beforehand; I shall be leaving town Thursday. You'll not overlook Nicola's message for to-night?"

"I'll be there."

"I'm glad of that; the boys are going to make a vital proposition"—and then as the two men separated, and the tall young officer squared himself on the lower step —"I've one grievance, Frank, against Uncle Sam."

"What's that?"

"He won't let preachers put on khaki unless they're with the colors!" and Richard Locke disappeared into his study.

Five minutes afterward Miss Copley had taken her seat opposite the minister of Old First. A square office desk, piled with papers, stretched between them. Miss Miller, clerk and stenographer, sharpened her pencils at a side table.

"Did we finish the survey of the fourth ward, Miss Copley?"

"Not quite, but I suggest that we take up these reports from the twelfth. There has been unusual interest in the Italian quarter and I would like to get all our facts collated. The fourth can wait."

"Right!—move where there's movement!"

"My reaction to that, Dr. Locke, is just this: intensive cultivation is more economical, more thorough, and therefore more successful than loose extension possibly can be."

Richard Locke pursed his lips together, but he answered sedately:

"Curious, Miss Copley, isn't it?—the missionary instinct is to *spread* while the teaching instinct is to *dig;* both of them, I reckon, must be included in any forward program of Christianity."

"Well, I say *dig*, Dr. Locke!"

The minister's laugh rang out merrily. "It's a wise leader who knows where to place the emphasis. However, one thing is sure—we'll make no mistake if we complete our survey of the twelfth. Most of our data is in hand and we can begin at once. Will you please take some preliminary notes, Miss Miller? . . . There it goes again! I wish someone would write a booklet on 'The Ethics of the Telephone.' . . . Thank you, Miss Copley, for answering."

The telephone ceased its clamor and Miss Copley took down the receiver. A smile dimpled her face and Richard Locke waited. He was watching her.

"It's cousin Craig," she said. "He'll be here promptly at five, and says you're to have on your 'seven league boots.' "

"Which means that he intends to drag me forth on his famous 'war constitutional' before dinner. All right, we can cover four blocks of the twelfth before he gets here. . . . Now, if you please, Miss Miller."

Rose Copley had one pet aversion. She called it her *bête noire*—for during her first year out of college Miss Copley never used a simple word if a complex one would express her meaning. Moreover, if Miss Copley could choose between an English word and its French equivalent, invariably she would choose the French. Formerly she would have preferred the German, but that was before the sinking of the Lusitania.

Miss Copley's pet aversion was her name—not the high-bred surname, which was her constant comfort, but the diminutive Rose—"just as though I were a pudgy flower girl," she complained.

"Educated people ought to have the privilege of choosing their own names," she insisted at a family gathering of uncles, aunts, and cousins, to celebrate her coming of age, "and not be compelled to carry a misfit that has been wished upon them. 'Margaret' would have suited me entirely, 'Priscilla' always has dignity, and 'Catherine Copley' would have been perfectly adorable! But 'Rose'—it makes me feel like a Bohemian gypsy girl rather than an American college woman"— and then Craig McRae, who was her favorite cousin, laughed immoderately and began:

"Pretty Rose . . . charming Rose . . .
I'm in love with my Rosalie!"

which offended her highly.

Nothing ever was finer than the quiet poise with which Miss Copley had adjusted herself to the pitiful wrecking of her illusions. After taking her Master's degree—psychology was her major—she had spent one year as tutor in a girls' academy. Her dream was a doctorate from a German university and a college professorship. Staunchly she had stood up for Germany's right to national expansion—and to world-empire, too, if she could achieve it. England had become far too supercilious!

Then came the unspeakable murder in Saint George's Channel. When it was announced that hundreds of civilians had gone down with the Lusitania, many of them women and children, she insisted that it must have been an accident. When the facts became known, proving premeditated attack, she tried to justify it by Hindenburg's laconic "War is war!"—but the words choked her fair round throat and would not come.

Finally, when with burning cheeks she read of public rejoicing in German cities, imperial decorations for the commander of the submarine, and, last of all, bronze medals to commemorate the infamy, then her woman's instinct prevailed against her heart's desire and the German dream passed into the sad country of "broken things." She did not talk about it—her hurt was far too deep—she simply lifted the German ideal from its secret niche in her thought and left the place of it empty and void.

The perplexing part came afterward: her ambition to become a teacher passed out of her life. It was as though a rude hand had despoiled a beautiful picture—she did not try to repair it—she removed it from the wall.

"It's the woman in you," said her cousin Craig.

"Now a man thinks of his career as more or less of a 'job,' " he continued, "and his professional degree as a tool to work with. So, every second professional man, if he can afford the time and the expense, will manage to secure some sort of post-graduate title. If the easy Berlin market is closed, he finds a satisfactory product near at hand—finds, indeed, that he has been overlooking a superior article at his very doors. He secures it, paying for it in time and study about one third its supposed value, and proceeds to pound at his job.

"But a woman is married to her career. Her professional diploma is like a wedding ring. If it is withheld, she feels that some shadow is impending, while to change it for 'another' is a species of disloyalty. So cheer up, Rose," Craig went on, heartily. "It's better to find out that you're a splendid woman than to get a 'Ph.D.' and teach psychology."

"But I must *do* something, Craig," Rose answered, disconsolately. "I can't sit down and wait for some Prince Charming to come along and say delightful things to me!"

"He'll come, Rose. . . . Meantime, this is my scheme for you: take a year of practical training at the South Side Settlement—I can arrange it for you—and after that something's bound to turn up. You're more 'missionary' than 'schoolma'am,' anyway!"

And so it proved. At the end of six months her cousin received this exhilarating letter:

"I've made two discoveries, Craig. Psychology must be mastered in actual field work rather than from textbooks, and I myself react more easily to the child and adolescent mind than I do to the adult. I am sure I would succeed as 'social work secretary' in a city church, a 'downtown' church, of course. If you weren't smothered in that rich and respectable suburb, I would come to you, just for a try-out. If you hear of some opening please let me know."

Then it was that Craig McRae laid a deep and subtle plot. "You've simply got to manage them," he said to his wife, "and manage them, of course, without their knowing it. Both of them are blooded thoroughbreds; they'll shy at a feather." Then he proceeded.

"Rose is a perfectly glorious woman with a heart of gold. In plain American speech she loves children and young folks, and they can't help loving her—and that's exactly what she means by her seven-jointed psychological reaction to the child and adolescent mind! But I daren't tell her so; she thinks I want her to get married—which I do!—and she'll run in the opposite direction.

"As for Dickens Locke, he's a perfect paradox!—unbending as a shot-tower and sensitive as the hair spring of a watch! I expected he would take a sensible view and let me talk to him, but he's as elusive as ever. The minute I come within sight of marriage he vanishes into thin air. Both of them are equally impossible when it comes to looking after their own welfare. I'll have to manage this entire business for them—and take their gratitude afterward."

And so it came to pass that Miss Rose Copley entered upon her duties as social work secretary at Old First some six months before the events recorded in these pages. Craig McRae was a full year in bringing it to pass, yet his subtle diplomacy could not be discerned at any point. He had the name of being a church politician, had Dr. McRae—which he hotly resented.

"The church needs practical builders and engineers," he said, "to keep the high-browed statesmen from plunging us over the embankment; I'm an engineer"—which is a dark saying, and needs explaining.

When the South Side Settlement invited Mr. Frank Janes, junior partner of King and Kennedy, to serve on its Board of Trustees (that was before our declaration of war, when the aforesaid junior partner had no thought of entering the army), Dr. McRae, pastor of the important suburban church at L——, and chairman of the Settlement Committee, was congratulated on making such a strong nomination. And when Mr. Frank Janes accepted the nomination, and made himself acquainted with the work of the Settlement, it was natural that he should become interested.

That Mr. Frank Janes should greatly covet a "social" program for his own church, and should find the minister of Old First already committed to it, may be taken as a logical development. And when the new trustee proceeded to interest the wealthy Mrs. Heustis, constant in good works, and drove her to the Settlement on several visits of personal inspection, this is merely a further proof of his clear-headed executive ability. In all of this Dr. Craig McRae gave open encouragement.

But when winsome Rose Copley, already called "little mother" at the Settlement, captured completely the gentle heart of Mrs. Heustis, and when Old First Board accepted Mrs. Heustis's offer and invited Miss Copley to the position of social work secretary, then the wily McRae spoke dubiously and suggested to his cousin that perhaps she would have better opportunity in one of the cities "farther east."

The inevitable result followed. Richard Locke was in duty bound to care for the needs of his own parish, and could not permit Mrs. Heustis's offer to lapse.

Therefore he lost no time in convincing Miss Copley that Old First was ready to provide exceptional opportunity for the development of children's work, Miss Copley's own strong specialty. To the invitation of the Board the pastor added his own powers of personal persuasion—and in this Richard Locke was not a novice.

When he learned that Craig McRae was standing in the way of his cousin's appointment, he promptly called that reverend gentleman upon the carpet and proceeded to puncture his objections in vigorous and not too clerical English. But all he received for his brusqueness was a stiff rejoinder, and the grudging concession that—Rose might do as she pleased—he would not oppose her. The janitor of Old First never understood why that day the dignified minister at L—— bestowed upon him a solemn wink as he left the church, and Dr. Craig McRae did not enlighten him.

Within a month the new social work secretary was introduced to Old First congregation, and Mrs. Heustis had taken Rose Copley, glowing and confident, under her own complete protection.

"You are to be my other daughter," she said, "to take Clara's room for your very own, and to make this house your home."

Craig McRae was in high spirits.

"It's better than making love myself," he said to his wife laughing, "for there hasn't been a hitch from start to finish."

"But you haven't seen the 'finish,' Craig; 'the best laid plans of mice and men'—remember!"

"Nonsense, Maggie! The thing can't fail, unless human nature itself takes a complete somersault! Dickens Locke is slow, but he's a man, every ounce of him. He feels in honor bound to give Rose every opportunity—and he'll do it. I know him of old. Moreover, he'll want her to succeed for the sake of the parish itself, for Rose certainly is a genius with young folks. Don't you see what follows?"

"I'm listening"—which is the more remarkable when it is known that Mrs. McRae seldom did that thing.

"They'll be thrown together constantly in congenial work, 'play-work' you might call it, with similar tastes and the same ideals—and both of them attractive, single-minded, and human! Dickens is fond of deep water, no doubt, and loves to sail alone; but I'll wait for six months and then hail him. I promise you a pair of gloves that he'll be sighting another ship!"

"All right, Craig; mauve, please."

At one minute before five Craig McRae, in the field uniform of an army chaplain, swung up the tower steps of Old First and pushed unceremoniously through the vestry door.

"Craig!"

"Mac!"

The exclamations burst simultaneously from Rose Copley and Richard Locke, while a diminutive "O!" escaped the lips of Miss Miller.

"It's perfectly gorgeous, Mac! When did you get it?"

"I've had the uniform for three weeks, but didn't dare get into it until my appointment was confirmed from divisional headquarters. The official letter reached me on the two o'clock delivery, and I was togged out in full array within fifteen minutes! Will I pass, Rose?"

"I just *love* khaki!" was the enigmatical reply of Miss Copley as she gathered up her papers from the desk.

The two men struck into a swinging stride as they left the church, turned from Main into High street, then took the Circular Park Road toward the suburbs.

"We'll have to make the short circuit this time, Mac. It's already ten after five, and I must be at the Boys' Club at seven—with a bite of dinner somewhere intervening."

"That's all arranged, Dickens; Curtis phoned me that he would pick us both up at ten minutes before seven, and Miss Winthrop phoned that dinner would be served at five minutes past six, on the dot. That gives us full fifty minutes for a three-mile turn—mere sauntering."

"It's just like Curtis," was the spirited reply; "he never considers his own convenience when he thinks he can render a service. He wasn't intending to turn up until eight."

"I don't know about that, but he told me over the 'phone that he was curious to sample the 'dope' you were feeding to those Italian boys, and wanted to drop in at your seven o'clock meeting."

Richard Locke struck his stick upon the pavement exultingly. "I tell you, Mac, Rho Curtis is a man! I've never yet known him to dodge an issue; all he wants is the facts, and he's ready with his judgment—sound, sober, and far-seeing. We were talking of this matter to-day at lunch, and here he is, without another word, gathering up his facts. What makes me sick at heart is that the facts don't seem to appeal to him. He is plainly interested, and yet, as far as I can see, he's as removed from the church as ever."

College friendships are in a class by themselves. The comradeship which bound Richard Locke to Craig McRae was wholly different from that which cemented him to Rhodin Curtis. With the latter he was conscious of a deep and passionate fellowship, yet he never would have thought of asking him for the name of his tailor. The peculiar intimacies of campus, class room, and "dorm" come only once.

The two friends had reached South Park, and were walking with somewhat slackened pace along a footpath beside the lake, when Richard Locke looked quizzically at McRae.

"I say, Mac, your officer's outfit turns me quite green with envy! I'll have to climb into it just to get the 'feel' of it."

"You ought to climb into a uniform of your own! I tell you, Dickens, you're making the mistake of your life. Old First pulpit, or any other American pulpit these days, is a poor place for a preacher with red blood in him."

It was a body blow, and Richard Locke winced under it. His lips pressed close together, but he said nothing. The words of Captain Frank Janes came back to him—"Men like you are transforming this war from a scrap into a sacrament."

The close-fitting uniform of Chaplain McRae gave him even more than his usual assurance, a quality in which he was by no means deficient. He continued:

"It's the business of a preacher to follow the flag!"

"You mean it's his business to lead, Mac."

Craig McRae was keen. In college he had taken "high" grades for brilliant scholarship, while Richard Locke, except in philosophy, never had risen above "fair." It was his intuitive ability to see to the heart of things that gave to the latter his place of spiritual leadership. That was the reason the quick glancing eyes beneath the officer's cap were now turned full on him.

"Of course, Dickens, that goes without saying," he answered.

Richard Locke blazed. "Exactly—'that goes without saying!' We preachers constantly assume that the great fundamentals can be taken for granted, as though they did not need fresh and living statement, a new statement, in every generation. What is this war itself but the tragedy of the unspoken truth? Following the flag is a pitiful substitute for preaching the blood-red heart of it!"

College friendships know how to take as well as give, and it was Craig McRae now who felt the drive of Locke's counter blow. But he took it standing. He spoke with strength.

"You score, old fellow! I admit the charge. But, after all, you're simply saying that preachers for a generation have been fussing over evolution, and verbal inspiration, and higher criticism, and have left unplumbed the depths of judgment and mercy and faith. There surely has been a dearth of prophets in our day."

The gravel crunched underneath their feet as the two friends rounded the head of the lake and turned for the homeward stretch.

"What gets me, Dickens, is how to meet the present issue. It's too late to reconstruct the tragic facts. The war is here. As a minister of Christ my business now is to keep close to the brave fellows who will go 'over the top,' and go over the top with them if I can."

"Have you said it all, Mac?"

"So far as I know, yes."

"Are you sure you're not dodging the real issue?"

"Dodging?—what do you mean?"

"Just this: Has the church itself no place of leadership? Has the preacher no commanding message for brave men and women who never will see the fields of France or Flanders? Ministers, there must be for the thousands 'over there,' but who shall lift up the voice of prophecy for the millions 'over here'? My heart leaps to go with you to the trenches—I'm young, unmarried, unimpeded—but, Mac, forgive me, it seems to me like running away from God's fiercest battle front."

A slow red pushed itself above the khaki collar and tinged McRae's neck and cheeks.

"Dickens, I'll say to you what I wouldn't admit to another mortal, what I've hardly admitted to myself—I've got to go to the trenches to keep from falling down! I've reached the end of my tether at L——."

"Mac!"

"I'm giving you the straight truth! When I'm with the boys at camp I can pour out every ounce that's in me. I give them nothing but the commonest old stuff—loyalty, purity, truth—but it gets across. The fellows like it, and, as for me, I know that I'm preaching a man's free gospel to free men. I breathe deep and hold my head high. But I never enter my own pulpit without feeling a lid clamped down on brain and heart."

Richard Locke had taken his friend's arm as they moved down the path together. McRae went on:

"The only sermons that seem to get anywhere in my own pulpit are my so-called war sermons, and these could be packed into two capsules warranted to go down any American throat—'Die for Democracy' and 'Damn the Dutch'! That's the popular stuff right now. You can preach it by the yard without disturbing anybody's prejudices, nor even scratching anybody's gray matter. But no preacher can feed a church on junk like that—that is, for steady diet. I tell you I'm at the finish! I've gone through every sermon I've got, reviewed my old lecture notes, and cluttered my table with every book of the past ten years that seemed to promise anything at all. But my own stuff is a despair to me and everything else I've struck is either stale or superficial. I'm going to the trenches to find some message that doesn't sound like pebbles rattling in a drum!"

"That's why I'm staying home, Mac."

"Yes, and that's why you've been an amazement to me! I know there's not a yellow streak in you, and yet you've been willing to stick here and—"

"Shame the Cavalier and Puritan fighting stock that's in my blood! Say it, Mac, that's what you mean!"

"No, I won't say it—only I wish I could fathom what's in your mind."

"I wish I could fathom it myself! All I can say is I'm getting glimpses of a message that thrills me. It's a new dispensation, it seems to me, of the same old blessed gospel. This much I know: The war has uncovered superficiality and men are demanding foundation facts. It's true in politics and business, and it's bound to be true in religion. That's why your war sermons 'get across.' They may be fleshed with bunk, but the bones of them are honest stuff which the people understand. You can't fool Americans—in church or out! They know what gets to them."

Richard Locke stopped short on the gravel walk and gripped McRae's shoulder. His voice was vibrant as he continued speaking.

"I know exactly what you mean when you feel a lid clamped down on you. I feel it often myself, and, I tell you, Mac, we are the ones to blame! We don't interpret the people to themselves. They are in heroic mood and ready for high daring. We give them 'war,' and they're with us heart and soul; then we drop back into platitudes and they are bored to death. No wonder we feel the 'lid'! It's reflex action, nothing more. We are stupid enough to lay a covering of commonplace over a blazing fire and the smudge of it falls on preacher and people alike."

"But it's the same thing, Dickens, when I give them 'Democracy' and the rest of our war talk—good stuff too! It doesn't seem to go. Nothing gets across but bayonets and blood, and there's simply no sense in it. So I'm going where I can get a 'near up' of both of them and maybe I'll discover what it is the people like."

"Why, Mac, don't you see it already? When we lift up democracy, or flay the Germans, and think that this is what the people like, we simply fool ourselves and mystify them. We don't reach the basal facts at all. The thing that really thrills them is the heart of Christ's gospel, which, all unconsciously, we are preaching—a stewardship committed unto them and threatened by a cunning and powerful enemy. They're ready to go through hell-fire to protect their trust!"

"What trust can they have in mind unless it's pointed out to them?"

"*Any* trust—it doesn't make a bit of difference! As a nation, just now, it's democracy. To the individual it may be anything at all—money, property, position, influence, education. It's the *fact* of stewardship that thrills them and not some particular administration of it. Duty becomes a dull routine without the flaming glory that lies back of it! It isn't democracy that men will die for, *but the trust committed unto them.* They have died in other centuries for the king who had entrusted to them his honor. The guardianship of a trust—any trust—will redeem a soul from hell. Stewardship, wherever you find it, is the human side of God's eternal gospel."

"By your own words, then, you ought to be in the trenches! The boys over there are ready to suffer for the trust committed to them."

"Just so the folks at home! It's the same spirit 'over here' that the boys have 'over there.' In fact they took it with them—that's why they went. But the folks held here at home, who want to go but can't, do not realize that they too are at the center of the fight —that the same heroic stewardship is demanded here as there; that spiritual world-issues are to be fought to a finish right here in American society. It is the one message that will give the church victorious leadership in this hour of human need."

"Stewardship?"

"Stewardship."

The men resumed their swinging stride down the edge of the lake. Both were engrossed in thought. Presently Craig McRae spoke again.

"That's a great message, Dickens, but it can be preached after the war as well as now."

"Wrong! It's a war gospel and must be preached while the people are awake to the high meaning of consecration."

"So that's the reason you're sticking at Old First when you might be in France to-day."

"It's just this, Mac: If Old First Centenary is able to put that message over in this city, it will be the opportunity of a lifetime, and, so far as I am concerned, the biggest war contribution that I can ever hope to make."

For five minutes not another word was spoken. The men had left the Park by the east gate and were now once more upon the city pavement, nearing the end of their vigorous "constitutional." The spring and glow of perfect health were in them both.

"That was great work, Mac; it still lacks ten minutes of six. We'll have time for a cold 'shower' before dinner."

"Let the shower go this time, Dickens, and slow down a little. I want to say something."

They dropped into an easy walk and turned into the quiet court where Old First parsonage still stood in the midst of the city.

"How long have we been friends, Dickens?"

Richard Locke looked into the strong face beside him —"Fifteen years, Mac, and then some. Why?"

"Long enough to give me something of a friend's right, at least the right to ask a question—don't you think?"

"Go to it, old fellow! I'll answer any conundrum that you care to put to me—that is, if I can. But don't expect me to tell you what I don't know myself!"

"Perhaps that's the reason you vanish into deep water whenever I approach a certain well-known topic."

"O, what's the use, Mac!" with a slight touch of irritation. "I know well enough what you have in mind, and I tell you I'm keeping nothing from you. What more can I say?"

"You can answer a straight question."

"All right, drive ahead."

"Have you had any thought of marriage?—that's my question, and I think I'm entitled to a friend's frank answer."

For a moment Richard Locke had a sense of resentment and the close-pressed lips became a trifle tense.

"I can't make up an answer just to humor you," he replied, testily.

"And I wont take a 'made up' answer," was McRae's half-angry retort. "Surely, you can say whether or not some ship has come within hailing distance, can't you?"

Richard Locke had long since sensed his friend's desire; how could he otherwise? Moreover, no sane man could meet Rose Copley day after day and be unmindful of her charm and sweetness. More than once he had found himself looking at her with this unanswered question in his mind, *Could* he come to care for her?—and this companion query, much more to the point: Would she be honored and glad if it were so?

Yes, the thought of marriage *had* come to him, but how could he with any truthfulness affirm that Rose Copley had come "within hailing distance"? That very afternoon he had caught a look in Frank Janes's face that made him glad for both of them. He dared not say, even to himself, that he would some day care for her—certainly not if loyalty and friendship were to be cast into the other balance. And yet the honest desire of Craig McRae could not lightly be turned aside. He simply would not answer him, at least not now. Time and circumstance would show the way out.

"Well, what's the word, Dickens?—is there any ship in sight?" and McRae laid an affectionate hand upon his shoulder as they paused at the parsonage steps.

And then, just then, Richard Locke thought he saw an escape from his friend's close importunity.

"A phantom ship, Mac?" he asked, smiling.

Brown eyes were laughing up at him, and small brown oxfords were peeping out from under a modish skirt, while back in the shadow Rhodin Curtis was glowering like an angry furnace and muttering, "O, the devil! I wish I knew who he was!"

"If I should say I'd seen a phantom ship, would that satisfy you, old man?"—not caring what he said, or, rather, caring very much lest he should seem to say anything at all!

And Craig McRae looked into his laughing eyes, and laughing answered him.

"Perfectly, Dickens—for the present!"

An army uniform covers a multitude of bothers. Chaplain McRae was dressed in less than three minutes. When Locke came down stairs five minutes later McRae was sitting at the telephone in the library.

"Yes, I'll be home to-night after the club meeting. . . . All right . . . Shall I buy your gloves in the morning, or will you get them? . . . No, *gloves!* . . . g-l-o-v-e-s—the mauve pair I promised you six months ago; don't you remember? . . . Sure! just as I told you! . . . Good-by!"—and McRae hung up the receiver, laughing.

Locke was looking at him quizzically. "Does Mrs. McRae let you buy her gloves, Mac?"

"On special occasons, Dickens."

CHAPTER IX

CLARA CURTIS SPEAKS THE TRUTH

WHEN Miss Winthrop announced that dinner would be served at five minutes past six, "on the dot," Richard Locke knew that at exactly four minutes past six his straight standing New England aunt would lay aside her knitting and move toward the dining room. It was worth the speeding up of towel and brush to meet her in the living room and lead her to her place at the head of her well-appointed dinner table.

Miss Winthrop's housekeeping was like her religion —strictly orthodox. If it was a bit angular and unbending, it certainly was straightforward and honest. If at times the minister of Old First grew restless under his aunt's exact regime, he constantly was grateful for her watchful care of the parsonage.

" 'Ten minutes to seven' is what Mr. Curtis said, Richard," remarked Miss Winthrop, as her nephew adjusted her chair comfortably for her. Then, after Grace, "I hope you and our new 'chaplain' had a pleasant stroll."

"Stroll!" answered Craig McRae, laughing. "Dickens never learned that ancient art; his long stride and lofty speech kept me on a keen stretch for fifty minutes."

"I'm afraid both of you prefer the strenuous life," continued the gentle spinster. "You should learn to choose quiet walks and restful themes after a hard day." She smiled across the table.

"Well, we did slow down at the end, Miss Winthrop—strolled into the parsonage court like wistful lovers, talking of 'ships at sea.' Dickens told a painful yarn—all about a 'phantom ship' that he thinks he must have seen somewhere. He was dreaming in his study, most likely, when he should have been hard at work," and Chaplain McRae applied himself assiduously to his dinner with grave eyes resting upon his plate. But there was a faint flicker.

Miss Winthrop glanced quickly across at her nephew. "Craig's new uniform has lifted him, Aunt Kate," he said.

"But, Richard," began his aunt, looking at him inquiringly. "I don't quite——" Then she sat up stiffly, while a pink glow touched both her smooth cheeks. "I think you will enjoy some of this currant jelly, Mr. McRae," she said, quietly.

. . . .

It was an early dinner on Park Road. Rhodin Curtis had phoned Clara that he would like to leave the house soon after six-thirty, as he had an engagement at seven o'clock. It was now scarcely quarter past, and Bergith already was bringing in a wide silver tray with the dessert.

Clara Curtis looked at the rich amber in the crystal bowl and waited for Bergith to fetch a silver jug filled to the mouth with creamy custard. Then she smiled.

"I want you to realize the hardships of India missionaries," she said.

Rhodin watched her with solemn mien. "I've heard of the 'gold of Ophir,' Clara, so cut glass and solid silver must be a mere circumstance in the luxurious mission bungalows of the East."

"Have you no eyes for hidden treasure? Red baked clay would be a dish fit to set before a king if it contained richness such as this! Taste it!"—and Clara raised a tempting spoonful to her lips.

There was a minute or two of rapt silence, and then, "I think I could endure another term of missionary hardship—with an extra portion of cold custard, please, to alleviate the suffering. Where did you discover this particular form of punishment?"

"Isn't it delicious, Rho?—and so simple and wholesome! Elizabeth says it is their favorite dessert in North India, and so inexpensive that they feel quite virtuous in preparing it."

"Pomegranate and apples of Eden, I suppose!"

"Nothing but home dried figs and apricots, simmered together, and served with plain custard. Elizabeth gave me the figs—little wizened things, but wonderfully sweet."

"I thought Elizabeth would be so engrossed in saving the heathen that she would have no time for the vanities of the table."

"I'm afraid we know very little of a missionary's actual work." Clara dipped her dainty finger tips into a bowl of rose-water beside her plate. "Elizabeth was telling me that the largest service a missionary can render is to live a normal life in the midst of the people. As for fragrant and delicate dishes, she said they were so common among the natives of India, except among the very poor, that missionaries had to guard themselves against over indulgence. She reminded me that the East was advanced in culture long centuries before we crude people of the West had been lifted out of barbarism."

"It jars one's self-complacency, doesn't it?"

"I should think so—and the Hindus are so religious too! Indeed, I had quite an argument with Elizabeth about the wisdom of trying to convert them to Christianity."

"What did she say?"

"Well," a little impatiently, "something that I don't believe at all:—that the hardness and wickedness of the Hindu religion is hidden at the heart of it, and does not appear at first, and that the races of India would be world-rulers to-day but for the ruin wrought by their religion in mind and spirit."

"That certainly is an interesting statement."

"O, Elizabeth is interesting—she always was! And now she talks like—like a fascinating novel filled with strange new situations."

"She's returning to India, then, without any question?"

"Yes, as soon as she has kept her promise of remaining at home for one full year—Dr. Janes insists on that. He says he wants a whole year just to look into her face, then India may have her back again. I don't wonder, either, for Elizabeth is a perfectly glorious housekeeper—you know she took her mother's place even when she was in high school. I was with her this afternoon, and, Rho, it is an utter amazement—one never would suspect that she has been five years in the heart of Asia. She has such quietness and poise, as though managing an American household were her chief calling in life."

"That certainly is generous praise, sweetheart, coming from one who knows the art to perfection. What a pity that Elizabeth is not to remain at home to crown the love of some great American. I've been disturbed ever since I learned that she is going back again."

Clara seemed not to hear his words, but sat with the shadow of a smile upon her lips.

Rhodin watched her wistfully—her white throat, golden hair, her dreamy eyes that looked but saw not; and as he watched her his face grew soft with tenderness.

"Poor Dick!" he sighed half audibly.

Clara started: "Why poor Dick?"

"O, I scarcely know. Richard Locke and I lunched together to-day. I was urging him to establish a home of his own, but he did not take very kindly to the suggestion."

"I always have understood that Dr. Locke's home life is exceptionally well ordered." Clara spoke with a shade of formality.

"Yes, yes! Miss Winthrop is as accurate as a straight-edge, and quite as human. But you know what I've been looking forward to—seeing Elizabeth in that parsonage. It would be ideal for both of them, and a blessing for half of the city."

The dreamy eyes of Mrs. Curtis grew watchful, with a sudden narrowing of the lids. When she spoke there was a perceptible hardness in her voice. "I hope you were not indiscreet, Rho," she said.

"I can't possibly imagine, Clara, why you have taken such a violent dislike to Richard Locke! He is the soul of courtesy, even though it must have wounded him deeply when you withdrew from the church. However, that's none of my affair, and I try not to let it bother me—though I confess it does," and Rhodin Curtis turned impatiently in his chair and lighted a cigar.

Clara's smile was full of sweetness, but her eyes remained watchful. "I am sure Dr. Locke is a very able man," she said, " and speaks his own convictions. But a minister's courtesy, or lack of it, is no part of a minister's doctrine, and hardly need be a subject for discussion. Surely, I myself have not lacked in courtesy to my husband's friends."

"No, Clara, and I did not mean to suggest it. Forgive me"—with a frank look of affection.

"You mustn't be so wedded to Dr. Locke," she answered; and then, as she observed the jaded look in his eyes: "You're tired out, Rho; I wish you could get away for a fishing trip—can't you?"

"That's the very thing I'm planning," he answered lightly. "Dr. Locke and I are leaving for the north woods on Thursday morning—settled it to-day. We'll be gone for a full week."

There was a slight lifting of the brows, but all that Clara said was, "I hope you'll come back rested. Must you go now?" as her husband rose from the table.

"Not for ten minutes, dear; I'm to call at the parsonage to pick up Locke and McRae—going to that Boys' Club in the twelfth ward."

"Most reverend company of martyrs—how I envy you!" laughed Clara as they moved into the library. Then, while Rhodin paused beside a reading table and idly turned over the magazines, she shot a quick glance toward him and added, carelessly, "Of course, you did not mention Elizabeth in your zeal for Dr. Locke's 'home establishment'?"

"Well, Clara, perhaps I was a trifle indiscreet. It slipped out before I thought—much to Locke's embarrassment and my own—I'm such a confounded gaffer, you know. But no harm was done. His interest in Elizabeth is purely professional and missionary—more's the pity. He knows of her engagement."

"Her engagement!"

"Certainly—it's no secret, I suppose. I found myself in a blind alley and the shortest way out was to tell him flatly what you told me. My principal annoyance was that Locke seemed wholly unconcerned about it."

"Her engagement! I never heard of such absurdity! What ever possessed you to say such a thing?" and Clara Curtis tapped upon the rug with her slipper.

Rhodin turned slowly. "It hardly is generous, Clara, to take me up like this. If Elizabeth's engagement is to be kept secret, why did you not tell me so yesterday?—though a secret engagement seems wholly out of keeping with the character of Elizabeth Janes."

"Who ever said that Elizabeth was engaged?" a little querulously.

There was no answer—at least no word was spoken. But Rhodin Curtis bent on his wife the same keen look that sometimes wrought confusion when the cashier of the City National was requested to certify an unfamiliar piece of bank paper.

A heightened color came to Clara's face, but the tranquil eyes were wide open and the hard glint of them had become a faint glimmer in their violet depths. She dropped gracefully upon a couch.

"I declare, Rho," with a touch of weariness in her voice and a slight drooping of her shoulders, "it seems to me you expect to be spoken to in words of one syllable, or you'll scarcely understand the most ordinary conversation! 'Two-and-two-make-four,' 'the cat-is-on-the-mat'—it's all very plain and matter of fact, but just a trifle tiresome, don't you think?" and Clara's slipper was tapping upon the rug again.

"But, my dear, this is a serious matter—at least for me. Tell me truly: did you not say yesterday that Elizabeth was engaged to some India missionary?"

"Let me see—what were we speaking of at that particular moment?"

"What difference can that make, Clara? Either you said it or you did not say it," and Rhodin frowned slightly.

"But, Rho, you don't recognize what I mean. If I am to answer you 'truly,' so that you shall receive the same impression to-day that you did yesterday then I must reproduce as nearly as possible the same atmosphere. Truth is a composite of many parts and not a mere fragment." He was watching her.

"O, I *wish*, Rho, that you could have been with me on Sunday morning," continued Clara rapturously. "Professor Roome gave such a wonderful talk on 'The All-Reality of Truth.' Truth is always whole, you know, always a pervading one-ness."

"Never mind, my dear," he said, putting on his gloves. "There's something about this that I don't seem to understand." Then, as they walked into the hall, he continued:

"So I'm to tell Richard Locke that I was mistaken, after all—shall I? And he will be entitled to hold Elizabeth in America, if he can—is that the case, sweetheart?"

"I should think that Dr. Locke has been told quite enough already! Let him learn a thing or two for himself if he's so interested."

"But, Clara, I've told him most unequivocally that Elizabeth is engaged."

"And are you fearful that the good minister is likely to turn gossip, and spread the interesting item among his people? In that case tell him, by all means!" The eyes had narrowed again and the hard glint had come back to them.

Rhodin straightened. "My dear, I have given Dr. Locke a piece of misinformation; it is my duty to correct the error. Then my responsibility ends."

"Well, Rho," Clara was smiling now, "perhaps Elizabeth *is* engaged—it *may* be so. At least, you do not know that it is *not* so! Let well enough alone."

Rhodin looked at her and her eyes fell before his penetrating gaze. Then he spoke—gently, but with a slight catching of his breath.

"Clara," he said, "you have known from the beginning my long and close friendship with Richard Locke, and you know perfectly that we talk together in most intimate familiarity. You have known, for more than a year, that I have treasured a deep desire that he would meet and love Elizabeth, and that she would give him love for love. Did you *want* Richard Locke to believe that Elizabeth was engaged to someone out in India?"

"O, Rho, don't look at me like that—you seem so stern!"

"I did not mean to be stern with you, Clara, dear." He put his arm about her, but she held away from him; and when he gently turned her face toward him there was fear, and her lips were trembling.

"*Did* you, dear?" he repeated softly.

Then she flung her arms about him and hid her face. "I did not want *anything*, Rho, only to keep Elizabeth away from Mortal Error—to hold my girl friend for the Truth—and y-you—to win *you!* O, *can't* you understand, Rho,—the All, the All-One, the All-Real?"—and when Clara lifted eager eyes to her husband's face the fear had flamed into a mystic zeal.

Rhodin kissed her softly upon the cheek and opened the door.

"I must put on speed or I'll keep them waiting," he said very gently. "Good-night, Clara. I'm sure to be late, so do not think of waiting up for me." His machine was ready at the end of the porch. He sprang into it and was gone without looking back.

Clara Curtis waited at the door until the rear light of his automobile had disappeared down the avenue; then she walked slowly back to the dining room and stood beside her husband's empty chair.

CHAPTER X

BEHIND THE BARRICADE

IT still lacked two minutes of seven when Rhodin Curtis swung his car round Furniki's and silently drew up at the stair entrance over the shop. Richard Locke stepped to the pavement followed closely by Chaplain McRae. Curtis moved with deliberation, but joined his two friends presently in front of the ill-lighted doorway. He looked about quizzically.

"So this is little Italy!" he laughed. "And yonder, I suppose, is your hopeful brood of unfledged Garibaldis and D'Annunzios who are to redeem it—not to mention a youthful Marconi or two, a Savonarola, and even a budding Angelo to make it glorious!"

But Richard Locke paid no heed to Rhodin's bantering speech. His eyes were scanning eagerly a group of boys some thirty yards farther down the block. Two of them were in violent altercation and a street fight was at the spring. The velvet tread of the automobile had crept upon them and landed the uptown visitors without attracting so much as a glance. The quarrel was trigger quick.

"Yo gif-it me back d' dolla', yo beega t'ief! I seen him d' first, an' I gotta d' right!"

The glint of drawn daggers was in the dark sullen eyes of Joe Penito, prize runner of the twelfth ward, eleven, and small for his age. The sympathy of the crowd was with him and there was an instant response from the close-drawn circle—

"Dat's a' stuff, Joe; an' hol' him to it—you gotta d' right!"

Craig McRae was listening closely. "It sure is an interesting development on the Italian front, Dickens," he said jocosely, "but I'm guessing that your Stewardship Study Class is clean forgot and will go glimmering to-night—and I'm almost guessing that the carnal mind will drive a rather dangerous wedge into your Boy Club salient—hey, Colonel?"

Locke turned on him half fiercely. "Stewardship isn't the bloom on a peach, Craig; it may mean the point of a bayonet. Joseph's a good boy—and so is Felix, for that matter, though somewhat of a bully. It's a money mix-up, that's sure—and human as a Quarterly Conference!"

"Or a directors' meeting," Rhodin chuckled.

"Close in a little," continued Locke; "if we keep in the shadow the boys won't see us. Perhaps they'll give us a practical demonstration of 'Stewardship as she is spoke.' If they don't, so much the worse for my teaching—and I'd rather you two would witness my failure than any two men living."

"Failure nothing, Dick!" and Rhodin Curtis laid his hand on Locke's shoulder.

"Anyhow, Rho, I've told the boys that stewardship is stern stuff for the street—it grows soft when it stays in the study. So come along; only keep mum!"

The three friends moved cautiously alongside a stack of steel castings until they found themselves at the very edge of the group, yet separated from them by a dozen loose foundry crates and boxes that had been piled at the curb. They could hear and see perfectly, but with small likelihood of being observed by the excited boys.

"Why, Dick, I know that big fellow," whispered Curtis as they peered through the open spaces; "his name is Bani. Did you know that he has a savings account at the bank?"

"Sure, I know it," in a low undertone; "he's one of our 'Boosters,' but altogether too keen after money. Sh-h!"

Joseph Penito's eyes had flamed from sullen dark to blazing black. His fists were tight drawn.

"Yo gif-it back d' dolla'! I gotta d' right!" and his voice quivered with passion.

Felix Bani was the same age as Joseph, but a full head taller, heavy and strong and "beefy." The leer in his face was fairly maddening as he drew back his sleeve and swelled out his biceps. Then, opening his fingers for one tantalizing moment, he displayed a silver dollar in his sweaty palm.

"Ya, ya, leetla Joe, yo gotta d' right—an' I gotta da mus'!"

Rhodin Curtis choked and put his lips to Locke's ear. "Lead me to him, Dick, and treat him with becoming honor! A born capitalist stands before you and expounds the ethics of ownership. The secretary of the Stock Exchange couldn't do it a whit better—'*I gotta da mus'!*'"—and Rhodin shook with laughter.

The minister gave him a knowing look, but held up an admonitory finger. The war beyond the crates had reached a crisis.

"Ya, ya, leetla Joe!"

It was too much—Joe lowered his head and lunged with both fists at his burly tormentor.

Chaplain McRae's tense whisper leapt out, wholly unguarded: "I'll not stand for this, Dickens; the little fellow will be mauled stiff," and McRae sprang toward the edge of the barricade.

But Locke was too quick for him and stopped him with an old-time gridiron clutch. The chaplain came down on both knees.

"Don't butt in, Craig; I'm umpiring this game! Can't you see what's turning?"

Craig McRae pulled himself together, though with a noticeable squaring of his jaw, and looked through the crevices of the loosely piled crates. As he did so his face relaxed and he leaned toward his friend with good will.

"Your eyes are quicker than mine, old man, and I'll leave the Italian campaign in your hands."

Locke touched his arm affectionately, and then the three watchers forgot each other completely—they had become unconscious and unseen members of the very human group beyond the barricade.

Joseph Penito had no need of the chaplain's friendly aid, for, just as he lunged forward a big yellow handkerchief was dropped deftly over his eyes, a big, swarthy hand drew him back into the circle, and a big, kindly voice inquired humorously:

"W'y you een soocha hurry, Joe? Ees planty time for maka you' nos' one pan-kack. Eef you waita leetla, mebbe yo shak' han' weeth him."

"Yo le-me go, Pietro—I keel him!"

"Keel him, Joe?—Oh, mebbe not! He be more good som' day dan eef he croke. Tal ol' Pietro w'y yo gonta ponch heem," and the big, swarthy hand was removing the handkerchief and the kindly voice was humming an Italian ditty.

Pietro Vecchi was a twelfth ward institution. Two generations of street boys had looked to him as the ordained purveyor of life's luxuries. Worthy vendors had multiplied during the years, but among the children the tradition held that only Pietro's bananas and peanuts and "weenies" were worth while—a tradition carefully fostered by Pietro himself.

Richard Locke knew the shrewd old Italian and believed in him. He had entered into an alliance with him two years before. It was Pietro's part of the "beezeness" to keep a kindly eye on all the boys and "maka beega brag" for the Club. When the parish priest strenuously had objected, and even threatened, Pietro swore at him in the mellifluous speech of southern Italy and requested him to seek a more fervent clime.

Pietro was a socialist.

The reason he liked Richard Locke, he said, was "baycause ees maka me laugh eenside for talka wit' heem"—a rare tribute to the wholesome flavor of Locke's religion.

Nor was Pietro's honorable profit from this alliance a negligible matter. Mysterious red and blue tickets, bearing the initials "R. L." in green ink, had become part of the circulating medium of the twelfth ward. A blue ticket presented at Pietro's stand by any boy or girl meant one "banan," and a red ticket was good for two "banan" or one "baga peanutta" or one "weenie."

Regularly on Saturday mornings Pietro brought his vouchers to First Church parsonage and carried away their equivalent in cash—together with "one granda gooda feel" under his coarse cotton blouse.

So it came to pass that when Richard Locke saw Pietro's jovial round face at the edge of the circle, he knew well that he had with him a watchful ally who at least would safeguard the bones of Joe Penito. He waited developments with keen anxiety. More was at stake than the custody of a silver dollar, and Locke knew it.

"Tal-it me, Joe, w'y yo ees gat so mad yo wanta ponch heem? Ees he call yo 'leetla dago'?"

"He gotta my mon'—an' he one beega t'ief," burst out Joe, seeking to break away from Pietro's restraining hand.

"Ees notta you' mon'—an' eef yo don' shutta you' mout' pritta queeck I gon' show y'u!" Felix Bani was fast passing from a teasing to a pugnacious mood.

"Tal-it me, Joe, how longa yo hava da mon'—one day?—two day?"

Pietro was used to the boys and knew how their pockets were lined, almost to a penny. His wheedling speech was not to be resisted. The watchers behind the barricade listened intently.

"Me no hava da mon'," answered the boy peevishly; "me founda heem—jus' now," and Joe weakened a little.

"Him leetla liar, Pietro, me finda mysal—peeckin' him up mysal." Felix spoke with conscious virtue and showed the dollar still lying in his hand. The sight of it brought a covetous gleam into Pietro's eyes and a glower of rage from Joe.

"Heem beega liar, Pietro—me finda! Bani no see da mon' for peeckin' up!" Then the truth came with a burst of angry tears.

"I seen-it d' dolla' an' am gonna peeckin' him up, an' dat beega steef he fall-it me down an' peeckin' up d' dolla' himsal—dirta treeck! I gotta d' right!" and Joseph Penito flashed defiance through his tears.

Rhodin Curtis was shaking again as he placed his lips close to Locke's ear—

"I tell you, Dick, young Bani has the making of a financial wizard. If you'll let me have him at the bank, I'll get him ready for Coördinated Copper. Someone will have to help me get back those lost margins, and I've an inspiration that Felix Bani will do the job."

Richard Locke paid no heed to his friend's heroic burst.

Pietro Vecchi was smiling broadly. "O' leetla Joe, ees notta you' dolla', dough mebbe yo seen him d' first —an' Feely, ees notta you', dough mebbe yo peeckin' him up. Ees makin' nobodda reech, da mon'—nobodda gona tak' heem! Ees founda een ceety street, da mon', an' ees makin' reech all-a da peepla."

The social philosophy of old Pietro was illuminating and its effect instantaneous.

"Dat's 'a stuff!" called out Tony Fetra, who had just come up with some unsold papers under his arm. "Yesta'day me finda ten centa on da breedge an' peeckin' him up, an' bimeby Feel' Bani comin' an' tal me ees better gon' getta panutta banan da ten centa, for treet. Smarta keed—eh, Bani?"

Felix turned a black look against the new-comer and moved threateningly toward him. But Tony's speech had broken his hold on the crowd and the boys jeered him openly.

"Smarta keed, Bani!" they yelled.

Joe saw that his antagonist was bothered, so he pressed home his claim with a touch of friendly diplomacy.

"Gif-it me back d' dolla, Feely—das 'a boy! Mebbe so yo' onla mak' fool weeth me—mebbe so. Yo gooda ondrastan' I gotta d' right, da mon."

Felix recognized that Pietro and the crowd were against him, so he made a virtue of necessity and met Joe's friendly diplomacy with a compromise.

"Ees better mebbe eef I gon' gif-it you fafta cent, Joe—eh?"

"Ees more better eef yo gon' gif-it me back d' dolla," Joe answered sturdily, but with evident yielding in his voice.

Pietro Vecchi was listening with alert attention and his beady black eyes glistened under their shaggy brows. As for the boys, they saw that a negotiated peace was about to deprive them of any allied interest in the matter, a clean loss all round. They turned with quick intuition to Pietro, umpire in many a street battle and trusted divider of many a fugitive coin.

"Ees notta *dey* mon,' Pietro, eh?—eef dey finda heem, eh?" Tony Fetra had become their spokesman.

"Ees already I tal de keeds so, Tony; ees makin' reech all-a da peepla, da mon'. Dose socialisma gon' do pritta wel', mebbe," and Pietro looked knowingly toward his stand and turned up his gasoline torch.

"Dat's 'a stuff!" was Tony's quick answer. "Socialisma gon' be for makin' evrabodda reech, eh, Pietro?"

"Sure t'ing—pritta soon queeck!" Pietro opened his peanut roaster and let out a savory whiff.

"Twalve keeds, eh, Feely?" he continued, giving the roaster a business-like turn of the handle. "Ees all-a right! Evrabodda gon' shak' han'—ees nobodda gona gat ponch een da eye. Peanutta, banan, weenie, chokolat—evratheeng gooda for eaten. Socialisma gon' mak' evrabodda frands. Ees peecken up een ceety street, da mon', an' ees makin' reech all-a da peepla."

"I really never knew that old Pietro was quite so smooth," whispered Locke, dubiously, "but he'll treat the boys square—you watch, now!"

"Treat them square, Dick—won't he though! He's a public benefactor and a Christian steward after my own heart," answered Curtis.

The subdued whisper could not quite cover up the sarcasm in Rhodin's voice. Richard Locke recognized it and was troubled. Perhaps it had been a wretched mistake to ask his friend to the Club. That miserable dollar—to spoil his coveted plan of exhibiting his boys at their best!

"Well, Rho," he whispered, "I didn't have the making of Pietro; but I give you my word, the boys are coming on fairly well."

"They're human, Dick. Don't you dare spoil them with sissy church notions!" and Rhodin Curtis turned on him with a suppressed laugh.

Downright human the boys were as they crowded about Pietro's stand. At first Felix Bani demurred with emphasis.

"Ees notta good beezaness, Pietro," he said. "Ees me, da mon'—me an' Joe; finda heem oursal,"—and then with a quick turn toward his late antagonist, "Socialisma ees tam bunk, Joe!"

But Joe was tasting the sweets of popularity and turned from Felix contemptuously. A dollar treat for the club and nobody the poorer—socialism was all right!

Felix stood glowering. He hated to see that whole dollar, "his dollar," turned into peanuts and weenies! He felt of the City Savings Bank pass-book in his pocket. One more dollar would bring him well over the twenty-dollar mark and he could show Dr. Locke and the boys a total of more than two dollars in his tithe account. Suddenly the inspiration came to him.

"Ees nobodda mon'," he shouted excitedly. "Ees belongin' to God, da mon'."

Pietro turned angrily from the "weenies," frying and sputtering in the pan. "W'y for yo' talka bunk lika dat?"

"Ees notta bunk, Pietro," returned Felix, sturdily. "Ees gat preenta een da Bibla—Dr. Locke ees learna me; ees learna evra keed; eh, Joe?"

Joe nodded his head in shame-faced assent and the boys supported him without debate.

The old vendor split a "weenie" with skilled precision. "Ya, Feely," he said, good naturedly, "keeds not ondrastan' w'at gona mak' preenta een da Bibla; yo notta can tal it me!"

"Sure t'ing," answered Felix contemptuously. "Dr. Locke ees learna evra keed outa da Bibla; ees preenta lika dis: '*Da seelvar ees . . . ees . . .* '"—but Felix floundered with his text, while Pietro threw back his head and his fat cheeks shook with merriment.

"Ya—w'at I tal yo?" he said.

"Tal-it heem, Joe, or I keeck yo!" broke out Felix, hotly. "Yo more gooda r'memba dan me da Bibla."

Richard Locke gripped the foundry crate against which he was leaning as he heard Joe's childish treble lift the old majestic words of the prophet:

"'*Da seelvar eesa mine, an' da golda eesa mine, sait' de Lord of Hosta.*'"

Rhodin Curtis dropped his head for a moment and did not see the smile suddenly leave the face of old Pietro. When he looked up again the vendor had moved to the front of his stand and was speaking earnestly.

"Yo keeds notta ondrastan' datta talk een da Bibla. Dr. Locke ees moocha frand to me—ees maka heem laugh eef keeds notta ondrastan' da Bibla! Gif-it me d' dolla, Feely, an' I queeck tal-it you w'at Dr. Locke mak' learna de keeds."

But Felix held back his hand. He had a confused notion that something even yet might save that coveted dollar from confiscation. He would hold on to it!

Pietro's speech came angrily, like the sputtering of his own red sausages.

"W'y for you notta gif-it me, Feely, da mon'? T'ink Pietro peeckin' up weenie peanutta vera long eef he no standa to beezaness? How I gon' make socialisma for keeds eef I no gotta d' dolla'? Bah! I show y'u," and Pietro extracted a piece of money from his own capacious pocket.

"Look see," holding the silver coin in his swarthy hand, "I tal-it yo w'at Dr. Locke mak' learna."

The boys pressed close against him, while the gasoline torch shone full on their dark, eager faces. The watchers behind the barricade peered expectantly, and Rhodin Curtis did not even think to jest.

"Look see da eagla," began Pietro, holding the coin close up to the light. "Heem bully beega bird, da eagla; heem fighta lik' hell—sure t'ing! Ees 'Merica, da eagla, an' ees better so eef Germo an' tam Turko looka out, pritta queeck!"

The flashing eyes about him made eloquent response, and Tony Fetra called out scornfully, "Ya! Pershing gon' gif-it to 'em, ya betcha!"

"Sure t'ing!" answered Pietro, smiling. Then, turning the coin upon its obverse and drawing it nearer to him. "Look see da lady," he said; "ees nama 'Leeberta'—an' ees gon' be alla same lik' Onkla Sam.

"Now, Joe," he continued, "you ees sure smarta keed; look see w'at ees gat preenta by da lady—read moocha strong for all-a de keeds."

Joe read in a loud, confident voice—"Een God we trost."

The old vendor's cheeks were creased in a fat, good-natured smile. "Ya, ya," he laughed, "I gooda ondrastan' datta talk. Dr. Locke mak' learna da keeds alla same w'at I tal-it yo—alla same lik' does socialisma," and Pietro spread his legs in familiar street-teacher fashion and slapped his palm with a stubby index finger.

"Ees moocha seelley peepla een da worl' mak' singin' prayin' beezaness een da churcha," continued Pietro, sagely. "Da ees notta beega God up een da sky, lika does seelley peepla t'ink. Dat ees justa beega bloff."

"Ees notta bloff!" remonstrated Joe, sturdily. "Dr. Locke himsal' ees gon' mak' preacha een da churcha."

"Sure t'ing!" Pietro wagged his head, knowingly. "Don' I tal-it yo Dr. Locke ees vera smarta man? Gotta t'ree t'ousan' dolla' evra year for mak' preacha wit' dose seelley peepla een da churcha."

Richard Locke glanced quickly at the men beside him and then moved toward the edge of the barricade —old Pietro must be stopped or harm might be done! But Rhodin Curtis touched his arm restrainingly.

"Hold steady, Dick," he whispered. "I don't think the old man intends any harm; anyhow, the boys will wing him. Wait a little longer and see." A champion already was making answer.

"Dr. Locke mak' learna de Club evra week—'*Een God we trost,*' justa so lik' da preenta on d' dolla.' Ees notta bloff, da Club!" Felix Bani was ready to fight for the good name of his Club and its director.

"Ya, Bani, yo ees notta ondrastan'!" exclaimed old Vecchi, angrily, taking up his fork and giving the "weenies" a quick turn in the pan. "Me notta say da Club eesa bloff—yo ees moocha frash keed!"

Then the broad, good-natured smile came back again.

"Dose Club ees justa keeds," he went on. "Dr. Locke ees notta learna yo mooch deesa time. Bimeby he maka good oxsplain da preenta on d' dolla'—heem tal-it yo da granda socialisma."

Pietro waved his fork excitedly and held up the silver coin. "Look see da lady!" he exclaimed. "Eesa nama 'Leeberta'! Moocha seeley peepla dey t'ink ees beega God up een da sky same lik' de Jesu dat' eesa croke two t'ousand year ago. Ees notta Jesu up een da sky, eesa da Leeberta! *Een da Leeberta eesa da trosta.* Ees more better dan d' God, da Leeberta."

Richard Locke started up angrily. "Fool that I've been to let him poison my lads!" he muttered. And then he felt Rhodin's iron grip upon his arm and his tense whisper in his ears.

"If that Italian devil has been poisoning your kids, then I suppose you'll have to go and doctor them the best you can—and yet I declare before heaven the old fool has been giving them the only dope that I can understand! Old Pietro's an orthodox saint compared to me! His fool socialism gives him a pair of legs to stand on, but I haven't even a worn-out crutch—and damned if I want one! Go help your kids, Dick. Old Vecchi won't hurt them. I'll step over and wait for you in the car."

Locke looked at him. Beads of sweat were standing on his forehead and his eyes had the look of a man walking near the edge of a chasm.

"Don't say it, old fellow!" Locke's whisper was barely audible. "You're my right hand helper, and the boys swear by you! Stay with me, Rho. I need you."

"Really, Dick, when you know me as I am?"

"Really, Rho, and because I know you."

"It was a fool experiment," continued Locke, frowning, "and I've got myself to blame for it! Come along"—touching McRae on the shoulder—"as though we had just driven up and hadn't heard a word."

Craig McRae held up a warning hand. He had been watching through the barricade.

"Sh-h!" he cautioned, "there's a lot more meal in this barrel—keep quiet!"

The men stopped and peered through the open crates as before. Old Pietro had laid down his fork and was heaping up a pile of bulky brown sandwiches. The gasoline torch flamed in a vagrant street breeze and the steam from the peanut roaster came with a soft friendly gurgle.

The boys were grouped as before except that Felix Bani had pushed to the edge of the circle, muttering resentfully, "Ees notta bloff," and a pinched, white-faced little fellow, with a crooked back, had crowded in next to Pietro. He was looking at the sandwiches with wide hungry eyes, and evidently had just asked a question.

"W'at eesa dat yo say, Humpy Jeem?"

Pietro looked down laughing and the big, kindly voice took on a touch of tenderness. The nickname was spoken as a rightful appellation, and with no least suggestion of raillery. The little fellow lifted his eyes to Pietro's face but Joe Penito took the words out of his mouth.

"Humpy Jeem gon' say—Eesa Leeberta gon' geeva t'ings w'en keeds maka pray?"

Pietro Vecchi scowled. "W'at for you talka lika dat, Humpy Jeem? Ees onla beega bloff een da churcha, dose seengin' prayin' beezaness! Keeds notta mak' soocha fool talk lika dat!"

The thin little face grew wistful and the great hungry eyes looked into Pietro's with utter confidence.

"Heem eesa moocha frand weeth my modda'—ees moocha halp for my modda' dose time she maka pray." The words came with limpid clearness.

"Eh?" asked Pietro, stolidly, "who eesa heem?"

"Jesu."

Pietro's mouth opened incredulously and then shut again. The boys pushed close together while the little fellow's voice rose.

"Me gon be moocha seeck las' mont', Pietro, an' my modda' gon be moocha seeck hersal. Notta can work —notta no mon'—notta notheeng for eaten een da house. Den, bimeby, I eesa gon cry for hongry, an' my modda' queeck go by da bed an' maka pray weetha Jesu for plees geeva som' grob—an', sure t'ing! pritta soon Dr. Locke eesa comin' een da house, an' da Meesa Copla', an' den dey ees queeck gon maka gooda granda grob for eaten."

Old Pietro took out the yellow handkerchief and gave his nose a mighty blow. "Dr. Locke ees moocha my frand," he said, huskily, "I tal yo w'at! Heem moocha smarta man 'an gooda ondrastan' dose socialisma."

"Ya, Pietro," and Joe Penito's shrill voice cut like a whip cord, "Humpy Jeem he tal-it he'sa modda' notta mak' pray weetha Leeberta, lika dose socialisma, eesa mak' pray weetha Jesu!—eh, Humpy?"

But "Humpy Jeem" paid no heed to him. He was looking into Pietro's face and his little thin hand touched the old vendor tenderly. His great black eyes were shining.

"Bimeby," the little lad went on as though there had been no interruption—"Bimeby, w'en I ees more strong, I eesa try mysal' for mak' pray weetha Jesu, lika my modda',—an' I gon tal-it heem for branga peanutta— O' keeds, donta laugh atta me!—an' sure t'ing! Pietro gif-it my modda' two baga peanutta for tak' to Humpy Jeem baycause Pietro say he eesa seeck leetla keed!"

and Humpy Jeem laid his tired head against the fat, swarthy hand and rested it there.

For a moment there was tense stillness. Pietro stood motionless as though he did not dare remove his hand, while Tony Fetra patted little Jeem upon the arm. Joe Penito's eyes were fixed upon the gasoline torch and his lips were parted as though he were seeing something in the vagrant flame. Suddenly he called out—

"Ya, Bani, ees better so eef we gif-it d' dolla' to Humpy Jeem for taka home to he'sa modda',—eh, Bani?"

"Dats 'a stuff!" shouted Tony Fetra jubilantly, "he'sa modda' ees moocha seeck more dan t'ree week—notta can work, notta no mon'. Gif-it heem d' dolla', Bani,—das 'a boy!"

Felix felt of the silver coin still grasped tightly in his hand. His heart was touched, but his master passion still held him. He answered doggedly:

"Eesa balongin' to God, da mon', lak' I tal-it yo. Ees better so eef we gif-it to Humpy Jeem da ten centa, lika ees preenta een da Bibla—*Da tent' shalla be holy.* Dr. Locke ees learna so alla de keeds, eh, Joe?"

Joe opened his mouth for a stinging answer when something happened. Pietro gathered Humpy Jeem into his arms while the tears rolled down his oily cheeks.

"Pietro gif-it yo' d' dolla, leetla Jeem," he choked, "heem gif-it yo faf' dolla', tan dolla'! Pietro ees onla dumb ole dago man, an' notta know not'ings. Mebbe so bimeby yo try maka pray weetha Jesu for dumb ole Pietro—eh, leetla Jeem?"

As the little fellow snuggled close against the coarse cotton blouse, a sweaty hand pressed a silver dollar between his fingers, and Felix Bani turned and shook hands with Joe Penito.

Then Pietro placed Humpy Jeem gently upon the ground and turned briskly to his stand.

"Come along queeck, keeds," he laughed, boisterously, "ees alla right! Ees ol' Pietro time for treet. Peanutta, banan, weenie, chokolat,—halp yoursal! Ees peecken' up een ceety street, da mon', an ees maka reech evra keed—sure t'ing!"

. . . .

"Ho, ho," called out a cheery voice,—an exultant voice,—"what are you doing with my boys, Pietro? and who's going to pay for all these 'eats'?" Richard Locke was shaking hands with them two at a time. He slapped Felix Bani on the back, tousled the hair of Joe Penito, and hugged Humpy Jeem tenderly to him.

"Ees Pietro gon geeva da treet, Dr. Locke, an' evra keed halpa himsal! Mebbe so yo oxscuse de keeds deesa time for maka late een da Club?"

"Sure thing, Pietro, give them all they can eat! It's a Club treat to-night, and here are fifty red tickets! These gentlemen are my friends, Pietro. They have come to visit the Club and want to taste your fresh peanuts. Come on, boys—come on, Pietro—bring the 'eats' up to the hall. No lesson to-night, justa granda-beega-peeckneeck! Come along, Craig—come on, Rho! There's more meal in this barrel than we'll ever know!"

As the boys crowded up the steep stairway over Furniki's, Humpy Jeem stumbled and Rhodin Curtis lifted him in his strong arms and carried him to the top. The boy looked into his face with the quick instinct of childhood.

"Mebbe so I gonna be strong an' beega som' day lika you—mebbe so bimeby you gona mak' pray weetha Jesu for halp me—eh, Meester?"

Rhodin smiled down at him and his lips trembled.

"Mebbe so," he said.

CHAPTER XI

THE SHINERS

RICHARD LOCKE looked at his watch and was incredulous; it was only seven-thirty. That whole crowded experience behind the barricade had been packed into twenty minutes! There was still time for the Junior Class in Stewardship before the regular meeting of the Club, and yet he knew perfectly that a "granda-beega-peeckneeck" was the best possible use for the remaining half hour.

Pietro laid his last tray from the pushcart on the Club table and mopped his face with the big yellow handkerchief. Humpy Jeem was looking at him with lustrous eyes. Then he turned to Rhodin Curtis, whose hand he still was holding.

"Heem ees beega frand weetha Jesu'," he said with his mouth full of "chokalat."

Rhodin looked down at him, smiling. "How do you know, Jeemy?" he asked.

"Baycause heem ees notta keeck w'en Jesu' tal-it heem for be kind weeth Humpy Jeem."

"Has he been kind to you?"

"Sure t'ing!" And there in the dim corner, while the rest of the boys were laughing and singing in their glee, Rhodin heard again "leetla Jeem's" story of the sickness at home, the hunger, the "maka pray weetha Jesu'," and the sure, swift answer that came through Richard Locke. And his own restless spirit grew quiet.

"Say, Meester,"—the great brown eyes were fixed on him questioningly—"mebbe so reech peepla som' time gatta seeck, eh?" And then, as Rhodin remained silent, he went on with a look of childish penetration:

"Mebbe so dey gatta seeck een dey heart, eh, Meester?"

Rhodin's answer came with gentleness, but the smile had faded from his face.

"Mebbe so, Jeemy," he said.

Then the little fellow snuggled close. "Say, Meester, I tal you w'at—I gon' maka pray weetha Jesu' for halp you, eh?"

Rhodin said nothing, but he patted the curly head beside him.

"Come, boys!"

The pastor had been standing by the Club table, laughing and jesting with Pietro and eating peanuts. Just now he was tapping the table and calling the boys to attention.

"Boys, Pietro tells me that you have eaten sixteen bags of peanuts, twenty-one weenies, thirty bananas, and every piece of chocolate he has left. I call a halt!" The broad smile was sufficient comment on the severity of his discipline.

"All the 'eats' on this table must be kept for the big fellows," he went on, "and you have just five minutes to clear up and get the hall ready for them. 'Tention! —Get busy!"

There was a shout and the boys fell to it. Banana skins and peanut shells were whisked into old newspapers and carried to the alley. The chairs were set straight and some semblance of order was given to a room which, at best, was an untidy and uninviting apartment. In less than five minutes the play-work was finished and the pictures of Washington, Mazzini, Lincoln, Garibaldi, Roosevelt, and Wilson looked down into the faces of a dozen young Americans.

"Boys, in five minutes more we must give the big fellows this room. We haven't had our lesson this week, and I'm glad to excuse you—only next week I want you to be good and ready. What is it about?"

Joe Penito spoke up with promptness, "Page twenty-three."

"And what's the subject?"

"How Does a Christian Steward Pray?"

"All right—study the questions and answers, and next week you'll have a good time. Miss Copley will be leader. Does any boy want to ask a question before you go?"

"Dr. Locke."

"Yes, Joe."

"Eef keeds finda som' mon een da street an' peecken up, ees dey he's-a mon?"

"Well, Joe, your first business would be to find the person who lost the money, wouldn't it?"

"Sure t'ing! But eef notta can finda heem—den ees dey he's-a mon?"

"Who is the Owner of *all* the silver and *all* the gold and *all* the money, Joe?"

"God."

The name was spoken with boyish reverence. Few boys down under their quiddities and bravado are irreverent at heart.

"And how do we make sure that God owns it all, so that we will remember to use it honestly like good stewards?"

"We geeven heem back da tent' for he's-a keengdom." The boys nodded their approval.

"Fine, Joe! Now, just one more question—then I want you to 'beat it' quick! You see the big fellows are coming in already. Crowd up close to me." The boys packed in together and Rhodin Curtis sauntered a little nearer. McRae stood by the door.

"Answer this: When we give a tenth back to God for his kingdom, does the rest of the money belong to us? What do you think, Felix?"

Felix Bani turned red and looked toward Humpy Jeem, who was standing in front of Pietro. With a cautious movement the little fellow drew from his pocket the silver dollar that a sweaty hand had pressed between his fingers only a half-hour before. Then his eyes filled and he leaned over and took hold of the big coarse hand.

"Bani gooda ondrastan' datta question, Dr. Locke."

"I'm sure he does; it's an easy one, Jeemy, isn't it?"

Suddenly Felix gripped the thin fingers and turned on the rest of the boys defiantly. "Ees all balongin' to God for maka halp—da tent' fust, an' den evra tam cent!" and he bolted down the stairs.

There was a yell—"Bully, Bani!" and the boys bolted after him with Joe Penito in the lead.

Richard Locke was laughing as he turned toward Craig McRae.

"Chaplain," he said, "when you get back from France, maybe you can tell me how to keep big-boned men from using swear words—then I'll put the screws down hard on my boys."

But Chaplain McRae did not answer him.

"Did you invite me to a Christian Boys' Club, Dr. Locke, or a Wild West Show?" Captain Frank Janes emerged from the welter of boys on the stairway and made his way across the room.

"To both, Captain Janes! I should call it 'Wild West' and *therefore* 'Christian'—though I'm afraid your good father seriously questions my orthodoxy."

"So did I six months ago, but I'm getting a new slant on this whole business. Fifteen of the Club are in my company—as clean young Americans as I want to see!"

"Twenty-three of the boys are in khaki, Captain—eight of them under Marlatt in the tenth division. Twenty-three out of a total membership of thirty; not a bad showing! Only four or five of them were able to get leave, so you see we're in for a small meeting to-night!"

"It's great, Dickens, positively great!" and Chaplain McRae walked across to the table where nine or ten young fellows were finishing the last tray of Pietro's "eats."

Tony Carrari, president of the Club, and three or four others, were dressed in khaki; the rest of the group wore the easy summer negligee of young America. Pietro's clumsy efforts to make even distribution of his remaining peanuts brought derisive comment. The bananas and weenies had disappeared the first round.

"When are you going to be head of the fruit trust, Pietro?" asked Tony as his white teeth tore the shell from a crisp peanut.

"He's working a corner in 'goobers,' just now," laughed Andy Cosmi, who had lived in Atlanta. "He'll unload pretty soon for the benefit of the socialists."

"He's sure unloading!"

But Pietro grinned knowingly. "Dose socialisma ees all right, fellas—I tal you w'at!" And Rhodin Curtis, who was lounging against the window, laughed and called out, "Sure thing, Pietro!"

A hint from Richard Locke, and the presence of two officers of the army, spurred the president of the Club to call the meeting promptly to order.

"Let's get down to business, fellows," he said; "I will ask Chaplain McRae to make the prayer." And the Chaplain prayed as one man calls to another when he must have help to bear a heavy load.

"As this is a special meeting, I will ask our Director to open it in any way he wants." Tony Carrari spoke with soldierly directness, and Dr. Locke followed him with easy and familiar fellowship.

"You know why this special meeting has been called, boys," he said, "and I have asked Chaplain McRae, Captain Janes, and Mr. Curtis to meet with us. It's too bad that all the fellows can't be here, but we know what they want and what they think. Suppose we have the secretary read the resolutions that were passed at the last full meeting of the Club."

Chris Penito, who was assistant shipping clerk at King and Kennedy's, took a folded paper from his pocket and arose with some embarrassment—he was not accustomed to speak in the presence of the junior partner of the house, and now a captain in uniform. He read, without lifting his eyes, the following document, phrased after the manner of formal resolutions as the boys had seen them printed in newspapers.

"Whereas, The Italian Boys' Club was started three years ago and has been a success; and,

"Whereas, We do not call ourselves foreigners in this city, but are true Americans; and,

"Whereas, The first members of the Club are not any longer boys, but young men; therefore,

"*Resolved,* (1) That the name of our Club shall be changed to some name more appropriate;

"*Resolved,* (2) That the members who are in the army shall stick together and send regular Club letters to the fellows who have got to stay at home;

"*Resolved,* (3) That Furniki's Hall is not a good meeting place, and we hope our director will let us use one of the rooms at his church;

"*Resolved,* (4) That we are willing to pay our tithe to Dr. Locke's church in order to look after our share of the expenses."

"I like that paper," said Rhodin Curtis with an emphatic jerk of his head. "It's good business. It gets right to the point, says what it means, and then stops."

Chris Penito took his seat, looking much pleased, and Andy Cosmi reached over with a handful of peanuts. But Tony Carrari glanced inquiringly toward the Director of the Club, who smiled and nodded his head in reply.

"All right, Mr. President, I'll stand by you." Then Richard Locke turned toward the visitors, genially, and yet with a touch of formality. The minister of Old First never forgot the respect that was due even to his twelfth-ward boys.

"I think I should explain, gentlemen," he said, "why these resolutions are presented here to-night for your information, and, I hope, for your indorsement. Ever since our government declared war it has been perfectly apparent that the Club has outgrown its name. In fact, the name was a mistake in the first place. These lads are as truly American as I am—and that's saying a lot! The Club name, however, is incidental. The meat of the resolutions is at the end. The implications, you see, are rather far-reaching.

"At the last full meeting of the Club," continued the Director, "just before the selective draft took most of the boys to camp, these resolutions were presented and passed by unanimous vote. Two of the items require Board action, so I have waited until our Centenary plans were well in hand before presenting them. I wanted you to come here to-night that you might be able to judge, first hand, what it is the Club has in mind. Suppose we take up these resolutions one at a time. Have you decided on your new name, fellows?"

"We can't agree, sir," answered Tony Carrari with a frown.

"I don't wonder, Tony—a thoroughly good name is usually born, not made. Some fellow will strike against the right thing suddenly and it will stick. Let's pass to the second item. Perhaps Captain Janes will tell us whether it's against army regulations."

"Certainly not, Dr. Locke, if the boys have in mind what I suppose they have, a circle of good fellowship and do not intend a secret organization inside the army. How about it, Carrari?"

"Sure, sir, that's all we intend," answered Tony, respectfully, rising to his feet.

"Then I hope you'll let me be an honorary member, and attend some of your meetings!"

"What about the Chaplain, fellows, when he happens to come along?" Craig McRae was looking at the boys with hearty good will.

"The fellows have already voted, sir, to ask you to our meetings when you can spare the time."

"So much for law and order!" laughed Locke. "I suppose, Captain, all this would seem rather raw to an old school disciplinarian. Thank God, the new American army is built on intelligence and loyalty."

"We must have discipline, you know," replied the Captain, "but all the same, the officers don't bullyrag the men—eh, Tony?"

Tony saluted and his dark eyes kindled with affection and admiration.

"I'm going to envy you, Mac, and you, Captain Janes, when I think of you looking after my boys 'over there,' " said Locke with heartiness. "My only consolation is that, maybe, I'll have things ready for them when they get back. And that brings us to the third item. Read it again, Chris, will you, please?"

The secretary picked up the paper and read this time without the least hesitation or embarrassment.

"*Resolved* (3) That Furniki's Hall is not a good meeting place, and we hope our director will let us use one of the rooms at the church."

"Tony," said Locke, with a touch of anxiety, "suppose you take a minute to explain just what the boys have in mind; I think you can do it better than I."

"Well, Dr. Locke, it's just this way," began Tony, rising once more. "This here hall seemed dandy and fine when the Club was first started. The families in this ward are mostly poor, and us fellows thought it great business to meet here over Furniki's and have our own clubroom. Then, after awhile, a good many of us got to going over to the church on Sunday nights because we liked Dr. Locke and he always made us feel at home. Then we found out what a dinky little room this is!

"After that the draft came, and we got all mixed up with the fellows from the east side. Those fellows have got money to burn, but they wear the same uniforms we do, and eat the same grub, and have the same drills. And we used to meet some of them at church too on Sunday nights. Then we got to feeling ashamed of our dinky little hall because it never could be made really clean and decent.

"So we thought we'd just ask Dr. Locke to let us have our Club in one of those dandy gallery rooms at the church—Michal Vaso, the janitor, told us those rooms were hardly ever used. We knew it wouldn't be fair to get the room for nothing, so we thought we'd all do what two or three of us had been doing—just pay our tithe right over to the church and kind 'a link up a little closer with Dr. Locke. I guess that's all, sir."

Rhodin Curtis was tapping the arm of his chair in subdued applause as Tony Carrari took his seat, but he said nothing.

Captain Janes sat with his lips pursed together. He was thinking of his straight-standing old father, the Doctor—and wondering. "Do you mean—er—

that you want to use the church as a regular clubroom, Tony?" he asked.

"Not the big church-room, sir—just one of those rooms near the gallery."

The pastor was smiling. "You remember, Captain, the tower stairway leads directly to them without entering the auditorium," he said. "I think the boys have in mind the big room at the northwest corner, the one directly over the church offices. Isn't that the one, Tony?" The President of the Club nodded.

"Would the boys—er—have their 'eats' there and their Club stunts?" questioned the Captain, a little anxiously. He could not imagine his father facing the wild troupe that had dashed down the stairway an hour before.

"I understood, Captain," interposed Rhodin Curtis, "that the boys wanted it for a 'clubroom;' and if so, we can fairly guess the rest of it." Rhodin spoke with his eyes on the ceiling and a smile of amusement on his face.

The Captain smiled too, but his thoughts were still with the straight-standing and austere old Doctor, who would find it difficult to think of Italian street boys tearing through the tower doorway of historic Old First—and the weenies—and the peanuts—and—

"Some of the boys smoke in the clubroom, don't they, Tony?"

"Not during meetings, sir; it's against Rule Three of the By-Laws—and the little fellows da'sn't smoke at all—not till they're eighteen years old." Tony spoke with the ardor of an advocate. Captain Janes rubbed his chin in perplexity.

"But, anyhow, Tony," he continued, "do you think it would be quite the thing to smoke—er—in church?"

"It wouldn't be in the big church-room, sir—only our clubroom."

"O, I see!" And yet all that the Captain really saw was a hurt look in the kind, stern face of the good old Doctor, his father.

Chaplain McRae had been crossing and uncrossing his legs. "I'll have to say this much, Captain," he remarked, uneasily. "The war is going to put this whole tobacco question right up to the churches with a new big emphasis. I confess I don't quite see my way through—"

"Except at one point," interrupted Locke, sententiously. "Whatever the churches stand to gain or lose in this matter, they dare not lose the men! They'll have to trust American soldiers to do the right thing with the gospel of Jesus Christ—and the boys will follow the men."

Rhodin Curtis was laughing. "You preachers and church people will have to fight the tobacco question among yourselves—the man in the street isn't interested. But look here, Dick," glancing at a card on which he had been making some quick figures, "that tithing proposition means business. That gets hold of me! Have you reckoned what it will come to in cold cash?"

"Rather!" answered Locke with a keen look, "but I would like to hear it stated by a practical banker like yourself."

"Well, it will make that Board of yours sit up and take notice—I'll guarantee that!" and Rhodin squared himself in his chair. "I know the individual savings accounts of the 'Boosters' and I have a pretty accurate line on all the others. The boys in the army will not handle as much money as they used to, but it will be steady pay."

"The fellows in camp want the bank to receive their tithe direct from the paymaster. Can that be arranged, Mr. Curtis?" asked Tony, anxiously.

"Sure, Tony! Just make out the requisition form in the paymaster's office, then send me a list of the names; I'll give it my personal attention. Uncle Sam makes it easy for soldiers to bank any part of their pay. The Club tithe from the army will flow in like government taxes! As for the fellows at home, they're getting good, stiff wages. You say there are thirty members, Dick?"

"Thirty 'active;' we have a few 'associate' members who have not yet taken the tither's pledge."

"How many Juniors?"

"Eighteen."

"All tithers?"

"Every boy of them—and the keenest of the lot!"

"I believe it! Well, it's easy enough to reckon the probable total that the Club will be turning over to Old First if this proposition goes through," added Rhodin with another glance at the card and an added stroke or two with his pencil. "It will be a minimum of twenty-one hundred dollars during the next year, and I'm willing to venture my financial head that it will reach upwards of twenty-five!"

Locke laughed and the fellows looked at each other with keen enjoyment. "Chris, give Mr. Curtis the figures that we have worked out for ourselves," said Tony as his eyes snapped.

"Twenty-eight hundred and thirty," answered Chris, promptly. "That's our low estimate, sir, and it's a dead safe one! The fellows expect to make it an easy three thousand."

"And they'll do it too—on my word as a banker!" and Rhodin struck the arm of his chair a resounding blow. Locke listened intently. Then he leaned forward with a determined look.

"I believe in this Club of yours, Dick," he said. "I believe in it from the ground up. They ought to have a decent place for their meetings, and, what's more to the point, there ought to be a worth-while social center for all the decent folks in this ward. I'm no churchman—far from it!—and yet I'm frank to say I don't want to see Old First used as a clubhouse. Perhaps I'll turn round some day and go to church, and I don't want to smell tobacco smoke in the gallery nor oyster stews in the basement—though the latter is my own private quarrel with Mrs. Heustis. I'm ready to back this proposition—if this Club of yours gets down to brass tacks! If you'll persuade Old First Board to improve their seventy-foot frontage on Fourth Street—if they'll put up a first class parish house, with wide open doors for the social needs of this ward, I'll match the Club's offer dollar for dollar, and guarantee that the Club tithe won't fall below an even three thousand. I'm ready to put that in writing any time you want, and you can count it for a little starter on your Centenary scheme."

"Three cheers for Mr. Curtis!" called out the Club

President, excitedly. The ecstatic lift of the boys' voices brought old Pietro to his feet, who added his own guttural cheering without understanding in the least what it was all about.

"Great business, Dickens, great!" exclaimed the Chaplain, gripping Locke's hand. "The big victory of your boys isn't going to be in France, after all."

"And I'll guarantee that First Church will put this thing over," added Captain Janes, "if I have to resign my commission in the army and make an every-member canvass on my own account."

But Locke said never a word.

"Can't we decide on a Club name, right now?" asked Chris Penito, who had been scribbling on his secretary's pad. "Then all four of our resolutions will be finished."

"And a badge too, fellows!"

It was Andy Cosmi who made this last suggestion. He had been sitting with the others, keenly listening, but venturing to take no part in the discussions. The presence of the three visitors had been somewhat of a restraint. For several minutes he had been studying closely the gold pendant which Rhodin Curtis habitually wore on his broad silk watch fob. Rhodin was a Mason, though by his own testimony a rather indifferent one. He wore, however, the jeweled 'Shriner's' badge that Clara had given to him.

"Why not have a club badge, fellows?" he repeated. "We could wear it like Mr. Curtis wears his, or on our coat lapel," and he looked enviously at the swinging pendant.

Rhodin glanced down at his badge. "That's a good stroke, Cosmi," he laughed, "and, while you're about it, you might call yourselves 'The Shiners!'—By Jove, Dick, that wouldn't be a bad name either!" and he turned toward Locke with genuine enthusiasm.

"Shiners! Shiners! That's the stuff, fellows!" Tony Carrari fairly shouted it. "I'm not ashamed that I started in as a bootblack, and most of you fellows have been in the same business. We've been 'shining' on State Street since we were little kids. We'll try to shine for Uncle Sam while we're in the army, and we'll sure enough put a two-in-one polish on the Kaiser! All in favor of '*Shiners*' say Aye!"

"*Aye!*"

Nine throaty yells, buttressed by Pietro's hoarse bellow, was proof enough that the long-awaited name had been born in due season.

. . . .

As the meeting broke up, Locke stood a minute with Rhodin Curtis while the boys gathered about the two army officers.

"You had two inspirations to-night, old man," said Locke with suppressed eagerness. "That subscription of yours was great, Rho, positively great!—Are you sure you can afford it?"—a little anxiously—"but that name 'Shiners' will be doing business when our Centenary is forgotten. The Good Spirit has been with us to-night, as sure as we are men."

But Rhodin did not answer him. He was looking absently at old Pietro, who was chuckling to himself and gathering up the trays for his pushcart. He turned abruptly and crossed over to the table.

"Pietro," he said, thrusting something into his hand, "look after little Jeemy; don't let him get sick." He did not wait for Pietro's answer, but turned back and joined the others at the top of the stairs.

The old vendor slowly opened his fingers and looked at the ten-dollar bill that Rhodin had left with him. Then he put his head against the pile of trays, "Ya, leetla Jeem, Pietro ees not forgat!" he choked.

But when he heard the chug of the automobile, he thrust his head out of the window just as Rhodin was stepping into his machine.

"Ees all right, Meester Curtiss," he shouted, huskily, "me good ondrastan' an' ees not forgat; dose socialisma gon' do pritta tam wel, mebbe!"

Rhodin looked up. "Sure thing, Pietro!" he laughed as he released the clutch.

CHAPTER XII

THE VOICE OUT OF THE DESERT

RICHARD LOCKE looked whimsically at his aunt across the lunch table.

"So you think, do you, that I should make my 'party call' *before* the 'party'?" he questioned.

"I think, Richard, that you should not neglect a simple social courtesy," replied the gentle-bred Miss Winthrop. "If you and Mr. Curtis are leaving town to-morrow, then by all means you should call at Dr. Janes's this afternoon. I would go with you, but I ought to rest, and get ready for this evening's reception."

"My dear Aunt Precision, it shall be done even as you say, this very afternoon, though I'm frank to tell you I'd rather take a turn in the twelfth ward with old Pietro and Humpy Jeem than to sip Ceylon tea in Dr. Janes's distinguished drawing room—and no disrespect to the wise and traveled Elizabeth."

"The Doctor is very proud of his daughter, Richard; he scarcely spoke of any other person the last time he was here. He desires very much that you should meet her."

"I have met her, Aunt Kate," and Locke related with much merriment the incident of the young lady in brown oxfords and modish skirt, at the door of the elevator shaft.

But he did *not* tell of Rhodin's sudden outburst at the Club lunch—it seemed quite unnecessary to perplex his aunt with such idle romancing. Nor did he refer to Rhodin's abrupt parting, the night before, which he now recalled with much perturbation.

It had been a silent drive from the twelfth ward. Captain Janes had driven the Chaplain to the suburbs and Locke and Rhodin were together. There was no disposition to talk. When they drew up in front of the parsonage Rhodin had turned to him and said, "Just a word, Dick, before you go in."

Locke had waited for Rhodin to speak, and then, as he continued silent—

"Mebbe so leetla Jeem eesa ondrastan' some' t'ings pritta good—eh, my frand?" he said, whimsically, but with an exultant lift in his voice. And Rhodin had returned a like whimsical reply: "Mebbe so," he said, as one speaking out of a cloud, and smiled sadly.

For a moment or two no other word was spoken, and then Rhodin had turned toward him half fiercely as he stood with one foot on the tread-board of the automobile.

"Dick," he said, "I wanted to add just one more word to what I was telling you concerning Elizabeth Janes. The fact is she is not—that is, Clara and I were talking about it this evening after dinner, and she said—you know—that—Oh—forget the whole business, Dick!—Thank you for inviting me to the Club to-night; they're dandy fellows, and you're doing a great work. Good night!" and the car sprang forward, leaving Locke at the street curb speechless and amazed.

He recalled it all with much disquiet, and did not hear his aunt's interested query,

"Do you consider her very attractive, Richard?"

He would have been still more disquieted if he could have remained with his friend as he drove at speed limit through Park Road, straight into the country, three, five, ten miles, and then back again, at a quieter pace, to the city garage. He did not know—he never knew—that Rhodin Curtis was fighting that night for an ideal.

"She never meant to deceive you: forget it!" Rhodin had whispered softly to himself.

But the pulsing of his motor seemed like the echo of a stifled sigh in his own heart.

As the minister of Old First approached Dr. Janes's red brick mansion the puzzling incidents of the day before crowded swiftly into his mind. "Does he think I am a child?" he chafed, and he tried vainly to find some thoroughfare through the perplexing maze. . . . Why had Rhodin Curtis made such gratuitous suggestions at the Commercial Club? What was it he had wanted to say to him the night before? Why had he left off so abruptly? It was irritating, absurd! . . .

Richard Locke pressed the electric button at the Doctor's door, then turned an intent look upon the old elm that stood beside the veranda steps—he would forget the whole grotesque occurrence!

And then a ripple of laughter cut straight across the blurred perspective of yesterday and brought a vivid realization of present things.

"Do ministers in America *always* frown, Dr. Locke?"

"Now, was I frowning, Miss Janes?" he said, gaily, though with a slight touch of embarrassment. "Then it must have been because I was seeking to fathom the mystery of the human mind," and he grasped Elizabeth's extended hand and followed her into the old-fashioned reception hall.

Another ripple of laughter answered him. "We soon learn better than that in India, Dr. Locke; otherwise we should perish of mental suffocation! We find the human mind so vaguely mysterious that we don't try to fathom it at all—we just gather it in with a fine-meshed net."

Locke was noticing that Elizabeth's eyes were wells of mirth when suddenly they changed and he saw in them a steadfastness and strength that made him forget his irritation.

"It surely is kind of you to call so soon," she said, winsomely, "for you must be overcrowded with parish and public duties. I am sorry my father cannot be here until this evening, but two of my very dear friends will add their welcome to my own." They were at the door of the drawing room as Elizabeth continued, "Of course you and Mrs. Curtis are old friends."

Clara Curtis looked up from the gray soldier's sock that she was knitting and her smile was unusually cordial. Locke bowed with answering warmth, then turned toward a tall figure bending over a table in the south window. Deep-set gray eyes were looking at him as he heard Elizabeth's words of introduction.

"I want you to meet Mr. Roberts, Dr. Locke;" and then with a naïve turn of her head, "I think I shall have to say that Mr. Roberts is the best friend I have in all India."

Richard Locke stiffened slightly, and Clara Curtis, who was familiar with his cordial manner, noticed with interest that his greeting was somewhat formal and reserved.

The stranger acknowledged Elizabeth's introduction with unfamiliar Old-World dignity. "Miss Janes honors me, sir, much more than I deserve." His words came with an exactness of enunciation that suggested a man long unused to his mother tongue and seeking to pronounce it with scrupulous precision.

As he lifted his head and took Locke's hand, the latter observed that the tall form was habitually stooped and the piercing gray eyes were set in a face of mobile strength and sweetness. A full, high forehead was surmounted by thin wisps of sandy hair. A thin, wiry beard covered the hollow of his cheeks and straggled underneath the low, open collar. A long black coat hung loosely from his shoulders and his bony hands protruded awkwardly from wristbands of coarse Madras cloth. It was a figure saved from uncouthness by an indefinable air of dignity and manhood.

"Much more than I deserve," he repeated, and the smile that rested on Elizabeth was as though a lamp had been lighted from within. Then he turned again to the table, where evidently he had been engaged in removing the tissue wrappings from some object of common interest.

"It came through the Customs without a scratch!"

Mr. Roberts was holding up a gold-enameled vase of unusual design and workmanship. "Miss Janes," he said, "I hope your father will have as much pleasure in receiving this trinket as I have had in securing it and bringing it with me from Bikaneer."

"O how beautiful!" Clara Curtis had risen and was standing beside Elizabeth as the tall visitor slowly turned the vase in his hands and displayed it skillfully from every angle.

"Indeed it is!" exclaimed Elizabeth, "and even more unique than it is beautiful; they can be obtained only in the desert far to the south of the Punjab."

Then she turned to Locke with quick impulsiveness. "I'll let you decide, Dr. Locke, whether I've said more than Mr. Roberts really deserves!" Her dark eyes challenged his attention. "I tried and tried to get one of these rare Bikaneer vases before leaving India, for father had specially requested it, but I failed utterly. I happened to speak of my disappointment in the presence of Mr. Roberts—he was leaving India a fortnight later than I, though by a more direct route—and here a perfect specimen stands on our drawing room table before I have been able to get my own boxes unpacked! Now, have I been too extravagant, Dr. Locke?"

As Elizabeth stood before him with glowing cheeks, Locke unconsciously moved toward her. Clara Curtis was watching him with curious interest.

"I should say that Mr. Roberts is to be envied that he has had opportunity to earn such sincere gratitude," and Locke met the challenge in her eyes.

If there was a touch more of color in Elizabeth's face, as she turned gaily toward Clara, only that observant friend could have detected it.

"I hope that Dr. Locke has not the reputation of evading straightforward questions." She laughed.

"On the contrary, my dear, Dr. Locke always insists on the exact and painful truth!" and Clara took up her knitting with a quiet archness that did not escape the minister's attention. He was turning toward her in good-natured repartee when the precisely spoken words of Mr. Roberts interrupted him.

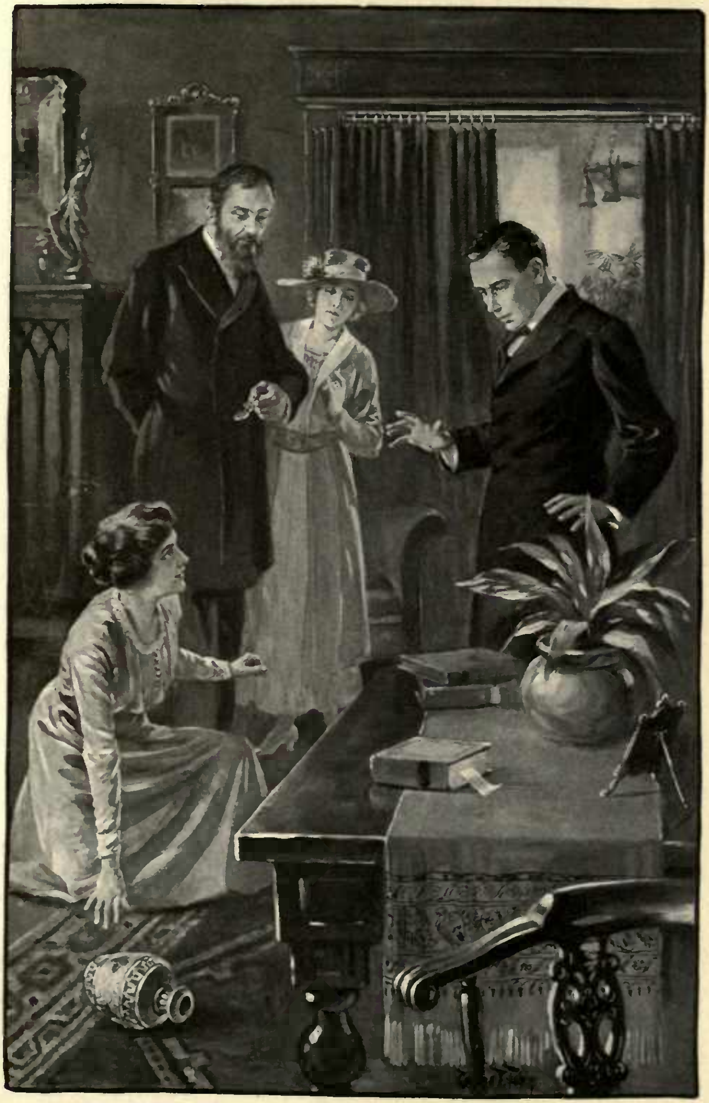
"You have made excellent reply, sir; to give her pleasure has been my great delight. Many in India share with me the high honor of Miss Janes's regard."

Richard Locke turned toward him almost boisterously. "I am sure you are right, sir!" he said, and took the large bony hand again in his enthusiastic grasp. And then—"I don't think I ever saw a vase of such peculiar workmanship," and he reached toward it with impulsive haste.

Perhaps he did not measure the distance accurately, perhaps he was unconsciously elated, perhaps the vase was resting perilously near the edge—in any case the mere touch of Locke's fingers sent it lightly over the side of the table. It fell against a mahogany rocker with an ominous thud and then rolled into the middle of the room.

Clara Curtis looked up with a slight gasp, while Locke uttered an exclamation of distress—"O, Miss Janes, what have I done!"—and stood irresolute.

But Elizabeth was laughing merrily. "It is too bad to give you such a start; I should have explained that a Bikaneer vase could not be injured if you dropped it from the housetop!" and she picked it deftly from the floor. "Lift it," she said.



"O, Miss Janes, what have I done!"

Locke received it cautiously and was surprised to find it resting in his hand like a cup of cardboard. He turned it over curiously.

"It is a commentary on the mind of the Indian people, Dr. Locke."

The words of Mr. Roberts came more smoothly than before and with less effort at slow precision. The luminous smile was lighting his face again. Locke listened intently.

"The mind of India reveres beauty," he said, "but scarcely can it understand beauty apart from use—as a costly tomb, a jeweled temple, or a carved household tabouret.

"For instance," turning to a bowl of fresh cut roses that filled the room with their pervasive sweetness, "one will find lotus blossoms or clusters of fragrant oleander in an Indian home, but always as a symbol of worship. An Indian woman would not think of bringing home cut flowers for the sake of their beauty and sweetness, and the sweet shrubs growing at her door are to protect her and her children against the 'evil eye.' Even the gold and silver ornaments of the people are really a convenient bank of deposit to hold their surplus wealth or petty savings."

He took the embossed vase from Elizabeth and held it in his capacious hands as he continued, gravely:

"Now, this vessel is not intended as an ornament at all; it is the traveler's constant necessity in all those desert sands south of the Sutlej. In it he carries a day's supply of water, or a week's supply of precious butter-fat. Nor is it a fragile thing, as you feared when it fell from the table; it is fashioned of the toughest camel skin so that it may swing loosely from the shoulder and bear hard usage. For many centuries the princes of Bikaneer have announced their rank and displayed their wealth by using elaborate camel-skin vessels such as this, richly embossed with gold and sometimes set with rubies."

As the tall figure stooped over the table and carefully replaced the uninjured vase, Locke turned toward Elizabeth with eager words.

"Mr. Roberts certainly knows the gentle art of friendship, Miss Janes, and I want to express my own sincere gratitude, along with yours."

"O splendid, Dr. Locke—you really have made amends! And now," as the maid entered with a wide malacca tray, "you shall be rewarded with a cup of real Koh-i-noor from the hills of South India."

The entrance of the tray brought an easy social turn to the conversation. While Elizabeth deftly prepared the tea Mr. Roberts showed himself skillful in dividing a spicy nut cake into thin, tempting slices. Locke responded to an engaging smile from Mrs. Curtis and seated himself beside her on the wide davenport.

As Clara laid aside her half-finished knitting and accepted a cup of the fragrant beverage, her eyes shone with unconcealed admiration.

"How I envy you that Oriental tray, Elizabeth, and these sheer Lucknow lapcloths! Your tea service seems wholly inexpensive, and yet everything about it is so exquisitely suggestive—it breathes an atmosphere of soft Indian repose even while the tea is brewing."

Locke knew that Elizabeth's answer would come with low rippling laughter—indeed, he found himself expecting it, and laughing with her in sympathy.

"Thank you, Clara," she said, "but I'm afraid your theory of a suggestive and sympathetic 'atmosphere' would suffer a severe shock if this same cane-covered kettle should brew some of the abominations that I have tasted in India. The tea itself is the secret; selected Koh-i-noor is rather different from bazaar sweepings!"

"Nevertheless, Miss Elizabeth, bazaar sweepings might make a cup of ambrosia for some weary pilgrim who never had tasted the delights of Koh-i-noor. I'm thinking that Mrs. Curtis is more than half right, for I have found that 'atmosphere' is another name for 'life.'" The deep-set eyes of Mr. Roberts were fixed on Clara with kindly penetration, and his words, no longer halting, came with smooth and flowing cadence.

Clara flushed with pleasure. "O thank you, Mr. Roberts! I think it is wonderful how those old Indian sages were able to forget their outward circumstances and live at the hidden heart of things. If we were able to do that, poor tea, or no tea at all, would be a matter of indifference to us. India must be perfectly fascinating!"

The penetrating glance still rested upon her and the voice was exceedingly gentle. "It is good to hear you speak so generously, Mrs. Curtis, of the land and people that I love so well," he said.

"O, indeed, I'm truly fond of those unworldly old pundits who seem so lost in mystic meditation!" And then Clara looked up with a quizzical smile. "I really suppose they are so indifferent to what we call comfort and discomfort that they would quite appreciate the old-fashioned hymn that mother still insists on singing—the one, you know, that says '*December's as pleasant as May!*' Am I not right, Mr. Roberts?"—and Clara's smile was full of friendliness.

There was a gleam of mirth in the deep gray eyes. "Hardly, Mrs. Curtis, for December in India is mild and balmy, while May is tortured with the hot driving winds; an Indian poet would have turned that line right about." Then the mirthful gleam faded and he was searching Clara's face again, as if her words were troubling him.

"But there is a deep and compelling reason," he continued, "why no Indian pundit ever could appreciate that line—it is because he could not understand the line that goes before: '*When I am happy in Him.*' The Hindu mind thinks of Deity as 'principle' or 'essence' or 'force,' but never as 'person.' Indeed, that is the very heart of paganism whether ancient or modern—thinking of Deity in terms of impersonality. It explains idolatry and is the underlying reason why a great and noble people have missed the way, and why India has become the saddest land the sun shines on."

Locke finished his tea and returned the cup to the tray with evident constraint. Clara Curtis sat perfectly still, while a tinge of red slowly suffused her face.

"I don't quite understand what you mean by paganism," she said, somewhat coldly. "I know some very good people who are not able to think of God as 'Person.' Indeed, many influential and educated people in America believe sincerely in a divine principle of goodness rather than what church members speak of as a personal God. Surely you wouldn't call such people 'pagans,' Mr. Roberts!" and Clara looked up with a hardly perceptible glint in her violet eyes.

Elizabeth gently intervened: "O, Clara, if ever you should live in a pagan land, you would appreciate how the very atmosphere of America is filled with gladness such as paganism never can understand."

Clara looked at her gratefully. "Thank you, dear. I'm sure it must be so."

"And yet, Miss Elizabeth"—Mr. Roberts was speaking with a piercing directness that arrested Clara's attention and made Locke lift his eyes. "And yet, a fair-minded missionary may be forgiven, perhaps, if he is disquieted after an absence of twenty-seven years from his native land."

Elizabeth thoughtfully refilled Locke's emptied cup, but he left it standing on the tray untouched. Clara's hand was absently tracing the embroidery on her lap-cloth.

"Sometimes an observant stranger can tell us more about ourselves than a member of our own household, and perhaps a bred-in-the-bone American, who has lived for more than a quarter of a century in the deserts of Sind and Rajputana, can see some things in American life that even 'influential and educated people' might not so quickly observe."

Clara lifted her eyes and the hard glint in them melted into softness, for, resting on her, as earlier it had rested on Elizabeth, was that strange sweet smile which seemed like the lighting of a lamp within. Her look remained fixed on his face while Mr. Roberts continued speaking.

"There is a curious though wide-spread notion among Americans that to be a 'pagan' is almost the same as to be a 'barbarian,' and yet a moment's reflection will remind any intelligent person that nothing can be farther from the truth." The voice was mellow now, like a time-softened violin.

"We must not forget that the great names that have molded human history, excepting a little group in ancient Palestine, are pagan names," he continued—"Homer, Socrates, Cæsar, Marcus Aurelius, and a hundred others—'pagan,' every one of them! And yet we must stretch ourselves if we would measure up to the high human ideals which such names suggest. Cicero in the Senate—it would not impress you as particularly 'heathenish'—would it now, Mrs. Curtis?" and he looked at her whimsically.

Clara smiled, but offered no reply.

"Perhaps you had opportunity to hear a distinguished Asiatic who visited America a year or two ago—Rabindranath Tagore; do you remember him?"

"Indeed I do—I was fascinated by him!" and Clara's lips parted pleasantly.

"I do not wonder at all, Mrs. Curtis, for he is a high-minded gentleman and a forceful thinker. Yet Tagore's name never could be listed with men and women who think of God as Christians do—that is, in terms of personal relationship. Do I make myself clear?"

Clara cautiously inclined her head. "I—I think I understand you," she said, slowly.

Richard Locke leaned forward eagerly. "You are saying some familiar things, Mr. Roberts, but in a new and suggestive way, and I want to thank you most heartily for stirring up my own mind. It would be a sincere pleasure to have you address our First Church congregation on the inner meanings of paganism. Do you think we may have that opportunity, sir?"

Mr. Roberts looked at him benignantly, but shook his head. "It is a gracious courtesy, Dr. Locke, but I fear I shall have to give you a negative answer. I have not addressed an English-speaking audience for nearly thirty years—not since my graduating oration at college; my wretched failure on that occasion is still one of my poignant life memories!"

"O do, please, Mr. Roberts! It will be such a pleasure for all of us to hear you"—a vivid blush overspread Clara's face and she left off speaking. "Pardon me, Dr. Locke, I did not quite remember," and she sat up a little stiffly.

But Locke answered heartily: "Splendid, Mrs. Curtis! You've spoken exactly as I would have you. I declare, I'll arrange for an address by Mr. Roberts if I have to secure a special order from the Board of Foreign Missions!—and I'll reserve the best seats in the house for Rho and yourself. You're a missionary, sir, sure enough!" Locke was laughing and Clara could not help but join in with him.

Elizabeth's dark eyes regarded Clara tenderly, but her blithe words were addressed to Richard Locke. "See how the magic of India has made you neglect your tea, Dr. Locke. It is quite cold; you must let me pour you another cup."

"And waste a whole lump of sugar in war days, Miss Janes?—your patriotism needs a censor!" and Locke gave her a mirthful look as he lifted his cup and helped himself to another piece of nut cake.

Mr. Roberts turned his searching gray eyes full upon him and spoke with his former droll precision. "I am wondering, Dr. Locke, where such a person might be found; he would indeed have to be a paragon of patriotism and of nearly every other virtue besides. I'm thinking Miss Elizabeth will have to take her cue from India."

Locke colored slightly, but he answered, banteringly, "Yes, it already is well understood that Miss Janes still '*feels the East a' callin'* '—at least our own little circle understands it so; it may be permitted, I am sure, to offer her our hearty congratulations."

Clara Curtis pressed her lips close together and studied the Lucknow embroidery in her lap; but Elizabeth looked straight into Locke's face.

"Thank you, Dr. Locke," she said with kindling eyes. "It has been such gladness to know that my home circle, especially father, has accepted my altered plans so cordially; it has made my going back so easy. If you could but understand how I have left my whole heart in India, you would wonder that I am willing to remain at home for one long year."

A puzzled look crept into Locke's eyes. He had expected a tacit or even a frank admission of Elizabeth's engagement, but he hardly was prepared for so full and enthusiastic a declaration. It embarrassed him.

But Clara was alarmed. Her one and immediate purpose was to steer the conversation away from such hidden rocks, and the interesting talk of Mr. Roberts seemed the nearest outlet. She turned toward him with a quick, nervous motion.

"Please, Mr. Roberts," she said, half pleadingly, "don't wait until your public address at the church. Tell us now, right away, just what the people of India believe—and don't either of you dare to say a word until Mr. Roberts has finished!—I'm so interested."

There was a bright red spot in both of Clara's cheeks and she leaned forward almost imperiously.

" 'What the people of India believe,' Mrs. Curtis?" —the precise questioning voice repeated the words: "I'm afraid a life-time would not be long enough to learn it all! Surely, I myself have not traversed that cloud-land of light and shadow." And then, noticing the distressed look in Clara's eyes—"But I think I could tell you in one word *why* they believe it all, both the light and the shadow. Have you ever heard of the Hindu doctrine called *Maya?*"

"No," answered Clara with a look of relief, "but it's a fascinating word as you pronounce it."

"And it's a strangely fascinating doctrine, Mrs. Curtis; it holds in one packed handful the religious ideals, the moral character, and the daily conduct of over two hundred millions of the finest human fiber on the planet, the Hindu people."

Locke turned toward him incredulously. "Hinduism in one word, Mr. Roberts!—the books with which I am acquainted seem to regard it as rather a complicated system."

The piercing eyes threw out blue arrows of steel. "I have read the books, sir, all of them!—written in the artificial atmosphere of schools and libraries, and, as usual, setting the pyramid upon its apex! Do you suppose, sir, that any religion can grip and hold the multitude unless it is essentially simple?

"You see," turning again toward Clara, "the people are what the books call 'pantheists'—though they never would call themselves by any such cumbrous name. To them the one and only reality in all the universe is what they call *Brahm*, that is, the spiritual principle, the pervading cause and source of all things. Of course, this is very mysterious, and only the learned pundits try to understand it.

"But *Maya* is different, and *Maya* is recognized by the simplest villager. It means 'Illusion' or 'Something Unreal,' and this is the Hindu's whole philosophy of life. He may worship a thousand gods in ignorance and fear, but *Maya* is the one little place in his life where he *thinks*. You know that is the only place that any human being really lives—back where he thinks!

"For instance, a tree, a rock, a river—these are not real! they are only shapes and appearances. They are the outward signs of something mysterious—something which the people cannot see, and cannot understand. That Something is *Brahm*. But these objects themselves are *Maya*—Illusion. And so it is with the facts of experience, such as pain, trouble, sickness—these are mere unpleasant appearances and have no actual existence at all! Therefore deny them, or be indifferent to them. They are not real; they are *Maya*—Illusion."

Clara's face had become a study. Courteous attention changed to keen interest and interest grew to sheer amazement.

"Why, Mr. Roberts," she exclaimed, "is it possible that the Hindu people are able to grasp spiritual teaching such as that?"

"I would not call it 'teaching,' Mrs. Curtis. If that were the case, the millions of untaught villagers never could understand it. I would call it an atmosphere, or rather, an unconscious mental attitude. It has been passed down from parent to child, during many generations, until it has become a mental habit and is wrought into Hindu character."

"It certainly is a beautiful way of thinking, Mr. Roberts, and the Hindus must be a wonderful and high-minded people after all."

"Wonderful they are, Mrs. Curtis, and high-minded in many ways—gentle, patient, strong to suffer. Yet it is these same spiritual conceptions that have been their undoing. The ancient Aryans were a virile and open-minded people, but, back yonder in the early centuries, this subtle teaching of *Brahm* and *Maya* began to spread among them until they no longer were able to distinguish between truth and falsehood."

He turned toward Richard Locke. "This is where the 'complicated system' begins, Dr. Locke; you see the source of it is rather simple, after all. A missionary's business is to get at the heart of things—otherwise he would face a hopeless task."

Locke answered with a keen look. "I get you, Mr. Roberts; you have opened a whole new hemisphere to me. I shall re-read some of my volumes on India."

But Clara was filled with excitement. "I do not understand you at all, Mr. Roberts. Of course, I know that Hindus are pagans and idolaters, but I fail to get the connection between falsehood and what you call Maya—which, I am perfectly frank to say, seems to me the easiest and most Christian way of explaining a great many horrid things!" and Clara gave a quick downward glance toward Richard Locke.

"Perhaps I can illustrate what I mean, Mrs. Curtis," and the long awkward arm stretched toward the center of the room. "Suppose I should ask you—'How far is it from the end of the davenport to the piano?' The natural habit of your mind would be to judge the distance, or to measure it, before you answered me—would it not? That is to say: Here are two solid pieces of furniture and the distance between them is something definite and real, quite easy to determine."

The quizzical smile was in his eyes again. "But suppose we were all dream-people, like those that Alice saw in 'Wonderland.' Suppose the davenport and the piano were parts of some changing mirage, something unreal and shadowy; then—don't you see?—your natural reply would be to say lightly, 'O, it is ten feet, fifteen, twenty, what you will!' That is, any figure that you might name would be just as true as any other figure. It doesn't matter at all, you see; the distance is bound to be unreal in any case, because the furniture itself is unreal.

"Now, suppose that this should become the habit of your mind, and that you should teach such ideas to your little boy. Suppose he grew up in such an atmosphere. His strong, beautiful nature would be warped from the truth and he would never know it."

The little company had become very quiet, and Clara Curtis was sitting back with a startled look in her eyes.

Mr. Roberts moved on, not knowing that every word cut like a whip-lash.

"Lord Curzon made a curious blunder during his second term as viceroy. In a public address of some importance he urged the people to exalt truth and honor, and then, with rare tactlessness, suggested that frequently they were 'mendacious.' Of course there was great resentment and the viceroy lost much of his popularity. And yet Lord Curzon had not misjudged the people; his mistake was in thinking that the people would be able to judge themselves.

"And this is the pitiful tragedy of it all—India does not know. Mental attitude has become moral atrophy. Deception is not recognized as a vice, it is merely an illusion of words, corresponding to an illusion of fact. A lie or the truth—it matters not; both alike are the measure of *Maya:* both are unreal. As Paul wrote to the Romans, they have changed the truth of God into a lie, and know it not."

Richard Locke caught a glimpse of Clara's white, drawn face and rose hastily. "I declare, Miss Janes, my ten-minute call has stretched into a visit! India is too enticing a theme for short-order conversation."

"Then India shall be the theme whenever you can make it convenient to call, Dr. Locke," returned Elizabeth with cordial frankness. He thanked her warmly and turned toward Clara Curtis.

"Good-by," he said, very gently; he knew that she could bear no further word.

Mr. Roberts's penetrating look was searching his face as Locke turned toward him.

"Young man,"—the long form unfolded itself and stooped toward him—"how did you escape being a missionary?—you have the missionary marks, sir!"

Locke laughed, "Perhaps it may interest you to know that I was a missionary volunteer when I left college."

"And, like a good many other 'volunteers,' you thought that signing a note was equivalent to laying down the cash! Well, if you succeed in carrying out your Centenary program—if you will help the people at Old First to see Stewardship as a Christian interpretation, I will forgive you"—and the grim visage relaxed and he took Locke's hand in his. Suddenly his grip tightened.

"Dr. Locke—do you know what you're doing? Do you know that Stewardship is a re-statement of first-century Christianity, in terms of modern life? Think it through, Locke—think it through!" and Mr. Roberts turned from him abruptly and picked up a magazine from the table.

Locke moved into the reception hall and took his hat. "Miss Janes," he said, with feeling, "this afternoon has meant more to me than I am at liberty to explain."

She looked into his eyes. "I think I understand, Dr. Locke, and I am glad—for dear Clara's sake—and for yours. I hope you will come again," and she held out her hand.

"Thank you, Miss Janes, I will."

As he walked down the stone flagging to the street he had a strange sense of elation. And yet he sighed—twice. He could not have answered why, for he was very glad.

CHAPTER XIII

CROSS CURRENTS

SANFORD KENNEDY stood in Dr. Janes's spacious library and looked quizzically through the open doorway into the drawing room where a half-dozen of the younger set were grouped about the piano trying over the latest English war song.

"I suppose we Americans are paying the price of efficiency."

His quizzical remark was addressed to Mrs. Heustis, who sat comfortably knitting just inside the library door.

"How do you mean, Mr. Kennedy?"

"Well," the lines in his face were all laughter tonight, "we are forgetting how to talk. We think of talk as practically a waste product; if indulged at all it must be short and to the point. When we go out for an evening we find it hard to get away from the notion that we must be provided for as children are: we must be 'entertained.' "

Mrs. Heustis laughed. "I declare, Mr. Kennedy, one never would suspect it! Your description of the roads in Algeria has been perfectly fascinating, and I've heard Stoddard at his best."

"Tut, tut! my good neighbor, I'm too old to be taken by any such wiles! I assure you I haven't spoken of that trip of mine more than twice in the past five years. There must be something in the atmosphere to-night that started me going."

"I think you're right in that, Mr. Kennedy. Everyone seems to have had a mental refurbishment. I actually found myself repeating a stanza of Childe Harold while you were talking!"

"It's the doctor's daughter—you may be sure of that! Come to think of it, don't you remember how she blew past ten minutes ago, and stopped just long enough to point out that Review article on the military roads of India?—yes, sir, the brown-eyed jade!—and said she'd heard of my auto trip and thought the wonderful macadam roads of North Africa must be equal to the roads of India. By the time she drifted over to those youngsters at the piano I was gossiping about that Mediterranean trip of mine—and wondering what in the world had started that old song!"

Mrs. Heustis laid down her knitting and smiled indulgently. "Isn't Elizabeth dear?" she said.

"And there she is now," he went on laughing, "fairly fascinating Gilbert!—telling him of Calcutta exchange, I warrant. Who is the stoop-shouldered old man she's introducing?"

"Oh, that's John Roberts from the Punjab. He went out to India more than twenty-five years ago, and this is his first furlough. He has a perfectly wonderful story! He still calls me 'teacher,' for I knew him when he was a mere boy—when he went to district school years ago in southern Indiana. He's fully ten years younger than I am, so you mustn't call him 'old,' Mr. Kennedy."

"Sarah Heustis, how many more noble deeds are to be credited to your account? You make my own life seem narrow."

"It wasn't always narrow, Sanford. Caleb used to call you his 'Joshua,' you remember."

"Caleb Heustis was God's prince!"

Then Sanford Kennedy, who had been watching the assembled guests, smiled grimly and moved aside. "I reckon the schoolboy knows his own schoolma'am—your missionary is headed straight for you."

Mrs. Heustis reached out both her hands. "I'm so glad you're here, John; I'm sure you're having a pleasant evening. Elizabeth has been lionizing you, no doubt, as you deserve.'"

The deep gray eyes were glowing. "All I can say, Mrs. Heustis, is that Miss Janes is a perfect embodiment of what our Hindustani people call '*hikmat.*' "

"Mercy, John, what ever can you mean by that?—though I'm sure it must be something wonderful and rare if it is meant to describe Elizabeth! I want you to meet my old friend, Sanford Kennedy, and then"—as the two men shook hands cordially—"I want you to sit right here beside me and tell me what you meant by that far-sounding word."

John Roberts seated himself awkwardly on the edge of the divan.

"You have sensed my meaning exactly, Mrs. Heustis. '*Hikmat*' is one of those elastic words in the Hindustani language which already is packed full of meaning and yet will carry as much more as you yourself are able to crowd into it—provided you do not try to load it with anything unkind or unhappy or untrue.

"The word, as used colloquially by the people, means 'wisdom' and 'knowledge' and 'cleverness,' yet always charged and suffused with just a touch of 'mystery;' then it stands for 'skill' or 'management,' which is its most common usage; but with all its different shades of meaning the word carries with it a constant background of 'prudence' and a present understanding of 'art'—true art, that never obtrudes itself yet never is forgotten. And that is '*hikmat*.' "

"Why, John, you actually have painted Elizabeth's portrait!" said Mrs. Heustis with enthusiasm.

"And a charming portrait at that," was the merchant's hearty comment.

"At least a very sincere portrait of a strong and beautiful woman," added Roberts. "Miss Janes seemed to learn the mind of India as if by instinct. Her five years of service meant more than five and twenty would mean for one less sympathetic."

"How beautiful of you to say it—and how fortunate that Elizabeth will be at home during our Centenary year! Dr. Locke has plans, you know, to enlarge the work of the church, and foreign missions are very near to his heart. Elizabeth will be so interested."

"Yes, Mrs. Heustis, I have heard something of Old First's Centenary program, and it has lifted me, I assure you."

"You mean 'Richard Locke's Centenary program,' Mr. Roberts! It is by no means certain that our enthusiastic pastor will be able to carry the Board with him. It sounds rather fantastical to some of us, especially during these days of the great war." Sanford Kennedy spoke kindly, but with unmistakable emphasis.

Mrs. Heustis turned toward him in genuine astonishment. "Do you mean to suggest, Mr. Kennedy, that anyone is opposed to the celebration of Old First Centenary? Why, it has been publicly announced for more than a year!"

"Certainly no one can be opposed to observing a very interesting anniversary. But Mr. Roberts referred to Old First's Centenary 'program' and you yourself mentioned Dr. Locke's Centenary 'plans'—a very different matter, I assure you!"

"But, Mr. Kennedy, I have supposed that the Centenary 'plans' and the Centenary 'celebration' are one and the same thing. The church is becoming really interested, and it will be a serious disappointment if the Board fails to give us the leadership that we expect. Is there real opposition?"

"No, no—'opposition' hardly is the word; perhaps it is anxiety, lest the church should appear to be withholding part of its support from the vast war program of the government."

"Who ever could have such a notion?"

"Well, Gilbert for one. In fact, he and I had a conference with Dr. Locke at the bank, yesterday morning, and the whole ground was pretty well covered. The pastor has undertaken to make a full presentation of Old First Centenary, as he conceives it, at our next Board meeting. In my opinion, if Dr. Locke would consent to eliminate one unfortunate part of his program there would be little difficulty in securing the Board's acquiescence in all the rest."

"What part, Mr. Kennedy?"

"Tithing."

John Roberts's piercing eyes were turned full upon him. "Would a builder consent to eliminate his foundation?" he asked, quietly.

The merchant's answer was with a touch of impatience. "O, I am not opposed to tithing, Mr. Roberts. I consider it the best method of providing funds for the church. In my younger days I myself found great satisfaction in the practice. Nevertheless I hardly would call it a 'foundation.' Church funds must be secured in other ways, so far as the rank and file of the people are concerned. Comparatively few will become tithers, and fewer still will maintain the practice."

"But the 'tithe' is not concerned primarily with church funds, Mr. Kennedy."

"Not concerned?—why, that's the very heart of the business!"

"O, not the heart of it, sir!—God himself is the heart of it. The 'tithe' reveals the marvelous secret of personality, which, from the beginning, has been hidden away in property."

Mrs. Heustis leaned forward eagerly. "Please, John, say that again. It seems to me that Old First is on the way to some wonderful discovery. I feel it near me, and yet I cannot seem to grasp it."

"I said, Mrs. Heustis, that personality is the other name for property—and that is why God himself is the hidden heart of the 'tithe.'" The voice was very gentle.

"I fancy I know what you mean, John, although I don't know how to express it. When I set apart the tithe of my monthly allowance from the estate it is as though my husband and I were still worshiping together, and whenever I draw a check it is as though

Caleb's strong spirit were still personally at work in this city. It is my constant inspiration and has made widowhood almost a joy. But why, John, is tithing so often referred to as a 'financial plan' ?"

"For the same reason, I suppose, that many good people speak of honesty as 'the best policy.' The practical advantage of it actually obscures the living heart of it—a tribute, no doubt, to the common sense of our day," and the gray eyes twinkled merrily.

Sanford Kennedy turned slowly in his chair. "I suppose the mind of a missionary out yonder in the Orient turns naturally to the dreamy side of religion. But if you remain very long in America, Mr. Roberts, you will discover that we have little time for dreams and visions; religion, like business, is a very practical affair."

As John Roberts looked through the open doorway his eyes rested on Elizabeth, and, for a passing moment, his thoughts reverted to the "dreamy" days of a missionary on service—to his own crowded years of trench-digging and foundation-laying, down at the beginnings of a new civilization. Those hidden years! But he only laughed and answered:

"Yes, we sleep out under the stars for ten months in the year and learn to dwell among those spiritual forces out of which our life has developed. I suppose you might call them 'dreams and visions'—the kind we shall both be dreaming, Mr. Kennedy, a hundred years from now. Really I seem to have the advantage of you in getting used to Things as they Are."

The merchant started slightly, then answered, wearily: "A hard-driven business man is quickly cured of illusions, and 'Things as they Are' is the only gospel that he believes."

"So I should think, Mr. Kennedy; that is why a hard-driven business man is bound to see how the principle of the tithe touches the foundations of property itself."

And then, as simply as though he were speaking to a Punjabi grain merchant, the missionary leaned familiarly toward Sanford Kennedy and asked:

"Would you hesitate under favorable conditions to enlarge your business by the use of borrowed capital? —that is, if your business required it, would you hesitate to secure a bank loan?"

The merchant looked at him keenly and then his eyes turned curiously toward Rhodin Curtis, who at that moment was entering the drawing room.

"Certainly not," he said.

"And would you expect to pay interest?"

"Certainly."

"Why?"

"O, custom, custom, Mr. Roberts!" with good-natured indulgence. "It's like paying rent, you know; you're using property that belongs to another person and you must acknowledge it."

"Then you hardly would say that the primary reason for paying interest is to provide funds for keeping up the expenses of the bank."

The creases in Sanford Kennedy's face were sharp drawn for a moment, then softened into sportive lines of laughter. "I reckon, sir, you caught me that time!— I did not know that missionaries were so keen in practical finance. It's your score, Mr. Roberts!—and I'm not slow to get your implication regarding the tithe. It's a staggering proposition and I'll have to stand back and look at it awhile. Anyhow, I'll think twice before I make reference to the dreamy life of a missionary."

"But missionaries *are* dreamers, Mr. Kennedy! O, I dream of spacious days for the Church of God, when meagerness and narrowness shall have passed away and large things shall be planned for the Kingdom—days that are nearer than any of us have yet dared to believe."

The deep-set gray eyes burned like cavern fires, and the stooping shoulders leaned forward eagerly.

"Sir!" he exclaimed with sudden vehemence, "is it too much to expect that men of honor will acknowledge God's supreme ownership as they do the derived ownership of other men? Is it too much to expect that such men will administer their stewardship as men of honor administer a trust from other men?"

"Do you mean in the distribution of their tithe?"

"The tithe, sir, is not the expression of a man's stewardship but the acknowledgment of it—a sure token that the whole of income is a trust."

Sanford Kennedy did not answer, but sat with his eyes intently fixed upon the missionary's face.

"John"—Mrs. Heustis was speaking—"I want you to finish what you began to say about 'property and personality.' What you have just said to Mr. Kennedy is plain business, and perfectly easy to understand. But you spoke something a little while ago that thrilled me—something that reached into the mystery of life itself."

"Ah, Mrs. Heustis, property, whether great or small, is the unfolding of the human spirit. Human dominion is the one attribute which makes us know that we are made in God's own image."

Elizabeth's voice came through the open doorway—"No, I can't undertake to produce my lion at will, but come into the library; perhaps we shall find him there"; and then—"Why, Mr. Roberts, half the people here are waiting to be introduced to you, so please prepare yourself for the ordeal to which I shall lead you!"

"An ordeal it would be, Miss Janes, were hands less gentle than yours to lead me to it." John Roberts rose to his feet, and turned expectantly toward a bright-eyed little woman in a fussy dress of orange silk, who had entered the room with Elizabeth.

"Such a pretty speech as that, Mr. Roberts, makes it particularly easy for me to introduce Mrs. Craig McRae, president of the Missionary Union, who feels already that she knows you." The missionary bowed stiffly and looked away.

"Welcome to America, sir! It surely is an honor to meet one of whom we missionary leaders at home have heard so much. Please go right on with what you were saying. I myself hate to be interrupted when I'm in the midst of an interesting discussion. What *were* you talking about, Mr. Roberts?—the Vedanta Philosophy? I think it's perfectly fascinating! Go right on with what you were saying and don't let me interrupt you."

John Roberts looked helplessly at the orange silk and ventured no reply. Mrs. Heustis answered.

"We were speaking of the Centenary at Old First, Mrs. McRae, and some of Dr. Locke's Centenary plans."

"O, that ridiculous Centenary! Dr. Locke is perfectly morbid about it. Just think of going out to raise a hundred thousand dollars when everybody is burdened to death with all these war charities. Mr. McRae hesitated to ask the people for the regular missionary offering this year; he thinks our whole business is to win the war—and he's going over to help win it too! Rose Copley and he nearly quarreled about it, for Mr. McRae's cousin is devoted to Old First. By the way, where is Rose, Mrs. Heustis? I haven't seen her this evening."

Mrs. Heustis looked up with interest. "She went down to the Italian quarter with Dr. Locke. A dear little cripple boy rang the bell about eight o'clock, just as we were starting for the reception. He was crying, and said his mother was very sick. Dr. Locke was waiting in his runabout, and they all drove away together. Rose thought the poor woman was dying, but she hoped to be here before the evening is over."

"I'm so sorry, Mrs. Heustis!" Elizabeth spoke in a low, tender voice; a soft light was in her eyes.

But Mrs. Craig McRae lifted her brows archly. "I'm thinking that Richard Locke and Rose Copley are quite comfortable over it, Miss Janes. Of course, it's sad when those poor Italians die and leave little sick children—though I must say they're doing it constantly! but the pastor of Old First and the Social Work secretary must find it rather congenial to be the chosen comforters of the poor. I, myself, think it is very beautiful, for both of them are utterly devoted to the work. Of course any announcement would be premature, but I happen to know that matters are moving very happily in that quarter, very happily indeed. So you needn't be at all distressed, Miss Janes, if the pastor is unduly late this evening," and the voluble little woman smiled naïvely into Elizabeth's face.

John Roberts straightened, and his eyes had a steely glint to them as he spoke out sharply, "I'm quite at your service, Miss Janes."

Elizabeth looked up gratefully and took his arm. As she moved toward the drawing room she glanced back for a moment. "I think you failed to get my meaning, Mrs. McRae," she said. A deep red was covering her face and brow.

"O, that's all right, Miss Janes; it doesn't matter at all! Wait a minute and I'll help you introduce Mr. Roberts. The people rather expect it, you know—and, besides, I do so love to hear Mr. Roberts talk!"

As Mrs. McRae bustled into the drawing room Sanford Kennedy leaned forward sharply. "I was mistaken, Mrs. Heustis," he said, and the lines criss-crossed over his face in nervous twitches, "some Americans never *will* forget how to talk—more's the pity!"

Shortly before ten o'clock Dr. Janes was standing in his old-fashioned reception hall, the center of an intimate little circle.

"Let me tell you how these two girls of mine came to be fast friends, Mr. Roberts."

Doctor Janes and the missionary were standing side by side, while Elizabeth smiled up at her father as his hand rested affectionately on Clara's shoulder. Rhodin Curtis stood stiffly at the drawing room door, his arms folded and a haggard look in his face, while Frank Janes lounged restlessly near the front of the hall.

John Roberts' smile was like a boy's. "Tell me, Doctor," he said.

"It was years ago, when both of them were children and the Heustis family had just moved into this neighborhood. One day I was called professionally to visit Mrs. Heustis and took Elizabeth with me. She and Clara at once struck up an acquaintance, and when I came down from Mrs. Heustis's room the little girls were sitting on the steps trying to settle this impossible riddle: Which are prettier, blue eyes or brown?

"They referred the matter to me, and I said that blue eyes and brown eyes were equally beautiful if they were free from 'shadows!' And when they asked what made the shadows, I said, 'Telling lies, and thinking lies.'

"Right then and there, Mr. Roberts, we three entered into a lifelong covenant. They promised me that they would try to keep shadows out of their eyes 'forever and ever,' and I promised them that if ever I saw the tiniest shadow creeping in I would warn them. Do you know what they've called each other ever since that day?"

"Tell me, Doctor." The missionary's face was wonderfully gentle, and Clara turned away her head.

" 'Browny brave-eyes' and 'Clara clear-eyes'—and, thank God, I've yet to see a shadow in either blue or brown."

Instinctively Clara Curtis looked toward her husband, but Rhodin's face had turned to iron and there was no answering look. Then she spoke wearily.

"I think we must be going, dear; Rho leaves in the morning for his camping trip with Dr. Locke, and we ought not to stay any longer—I'm very tired."

"Wait just a minute, Clara, and let me bring you some coffee—then I'll slip you away through the conservatory entrance and you won't have to see another soul. Wait for me in the conservatory."

Elizabeth hurried through the library and then into a back passage without going near the dining room. Meantime Clara moved languidly through the drawing room and sat down just inside the conservatory door. Rhodin, who had watched her furtively, quietly found his hat and was about to take leave of the doctor and follow her, when the front door was thrown hastily open.

Frank Janes sprang forward. "Why, Rho—, why, Miss Copley, you've been a dreadfully long time in getting here! You must have had an awful drag in the twelfth ward! Aren't you tired to death?"

Rose Copley looked up at him with pleased surprise. "I *am* just a little tired, Mr.—Captain Janes. If I could have a little hot coffee—but Dr. Locke has been under a much heavier strain than I have!" The Captain disappeared in the direction of the dining room with Miss Copley safely in tow.

Richard Locke greeted the doctor and John Roberts, then turned to Rhodin Curtis. "One of our poor women had a pretty bad hemorrhage, but she got relief after an hour or two, and the young county doctor thinks she will last for two or three weeks. It's Humpy Jeem's mother, Rho. The poor little fellow was utterly desolate until she opened her eyes and spoke to him."

"Will she die, Dick? Is there anyone to look after little Jeem?"

"It's hard telling, Rho. His poor mother prayed between gasps that I would help 'leetla Jeem' to grow up a good man and not run the streets without protection. I promised her, but the Lord only knows how I'm going to keep that promise."

"See me, Dick, before you do anything. Good night. I'll be at the eight-thirty train in the morning. I'm not packed yet," and Curtis moved toward the conservatory as the guests began to emerge from the dining room.

"Wait, Rho, I must see you a minute!"

Rhodin turned back, and Locke laid his hand on his friend's arm. "Jeemy's mother mentioned your name and begged that I would speak to you. I'm going back to-night—I might not see her again, you know—and I'll tell her it will be all right with Jeemy. It's beautiful of you, Rho."

"Don't say that of me, Dick! Man, I'm in hell to-night!" and Curtis turned swiftly into the conservatory and walked out through the narrow passage.

Richard Locke was severely shaken. He never had seen Curtis so agitated. What strange thing had come upon him? He walked into the dimly lighted conservatory to quiet himself before meeting Elizabeth and her assembled guests. His head was aching fiercely. He was glad, intensely glad, for all the day had brought to him, yet he was feeling the reaction, and he was tired—very tired and very lonely. He sat down by a hot-house laburnum and rested his head against his hand.

In a few moments a sense of peace and power came over him. He found himself smiling as certain pleasant words formed themselves in some back passage of his mind. "I think I understand, Dr. Locke . . . I hope you will come again," and then he found himself wondering what it was that had left a tinge of unhappiness when he knew that really he was very glad.

A light step sounded near him and he sprang to his feet and stepped back. Elizabeth was walking slowly toward the drawing room. At his swift movement she uttered a stifled exclamation and then stood leaning toward him. One hand rested on the chair where he had been sitting, the other pressed tremulously against her throat. Her lips were parted, her dark eyes were shining, and her hair gleamed against the clusters of bright yellow laburnum blossoms.

And yet it was not her woman's loveliness that held Locke's fascinated gaze; there was a spiritual radiance that suffused her.

What happened, Richard Locke never understood, never tried to understand; all he knew was—it happened! There was an exultant confidence within him that never questioned and did not hesitate. He stepped forward without a word and took both her hands in his.

"Elizabeth," the name was spoken as the only natural thing to say, "why did you come in here?"

"I was helping Clara; why did you come, Richard?"

"I was with Rhodin, dear."

"O," and she drew in her breath with a sharp catch.

Suddenly she sprang away and looked at him. "O, what have I done?—How could you, Dr. Locke!"

And Locke answered simply, "I do not know, Miss Janes; I—I was not myself."

Elizabeth was trembling, "Leave me, please."

The look in Locke's face was one of silent wonder. A marvel had come to him—he loved her. He knew that she was pledged to another; Rhodin Curtis had told him. He knew fully that it was his hour of renunciation. But his sacrifice was as nothing in that moment of exaltation. With one swift look that would not forget, he turned and left her.

Elizabeth stood beside her father as the guests came straggling down the old stairway. Dr. and Mrs. Craig McRae were among the first to leave. Mrs. McRae was bubbling with enjoyment.

"I think you are a wonderful missionary, Miss Janes," she said, "and I cannot tell you how I've enjoyed Mr. Roberts's conversation." Then she put her lips close to her and whispered—"Wait a minute, and then look over toward the piano; won't it be a beautiful thing for Old First!"

And Elizabeth answered gently, "Good-night, Mrs. McRae; your missionaries will try to do the best they can."

Gay laughter from the drawing room drew her eyes slowly through the open door. Rose Copley was at the piano, and the minister was holding the music open before her. Captain Frank Janes stood directly opposite. His eyes were resting upon her and his whole face was alight.

Elizabeth turned suddenly pale and her lips trembled. "No, no, Frank, not you!—O, not you too, Frank!"

"Did you say something, daughter?" The old doctor spoke tenderly.

"No, father—I was whispering to myself," and she looked him full in the face.

"All right, Browny brave-eyes!"

CHAPTER XIV

BESIDE THE NORTHERN LAKES

IT was the third day in camp. A summer shower had freshened the scrub oaks and white birches. A few rows of stunted corn that grew near the edge of the water had taken on a luxurious green and rustled as proudly as though they were part of the corn belt of Illinois.

Rhodin Curtis was standing on a half submerged log that projected out from the shore and served as a convenient mooring place for a fishing punt. A trim sailboat, anchored a few yards farther out, swung briskly as the breeze rippled the surface of Crooked Lake.

Rhodin, dressed in rough camping flannels, had just completed the humble service of carrying the camp utensils to the flat-bottomed punt for their daily ablution. Richard Locke, with bared arms, sat in the end of the boat vigorously applying a coat of sand and soap to the tin coffee pot.

"This is my job, Rho," he had insisted when they made a division of labor on the first day. "I am constitutionally happy when I am permitted to clear away useless accretions and get down to fundamental facts."

"Then I'll fetch and carry," laughed Rhodin; "that's a banker's real business, any way." So it was comfortably arranged.

Rhodin stood looking across the water with his face lifted and his eyes shining. Light clouds were hurrying to the north and the sun, dropping behind thick woods on the opposite shore, had turned them into fleecy birds of paradise. The lake itself had become an undulating golden mirror.

"I've never been in the Trossachs nor the English lake country, but neither Scott nor Wordsworth, I warrant, ever saw water or sky more packed with poetry than I am seeing now."

Locke looked up with mingled pleasure and surprise. "High patriotism, Rho, and honest poetry, too!" he said with enthusiasm. "Some day we Americans will prize our wonderland of Northern Lakes at their poetic worth. If your dead log were a bit of gray granite, I easily could fancy that you were bold Fitz-James himself. Don't you remember how he finds his way to the edge of the lake?—

> 'Where, gleaming with the setting sun,
> One burnished sheet of living gold,
> Loch-Katrine lay beneath him rolled.'

Why, Rho, I can almost see your gray flannels turn to Lincoln green!"

Curtis caught the quaint humor of it and went on without a moment's hesitation:

> "'How blithely might the bugle-horn
> Chide, on the lake, the lingering morn!
> How sweet, at eve, the lover's lute,
> Chime, when the groves are still and mute!'"

"Hear, hear!" Locke was pounding the side of the boat with a tin cup. "What's that story you told me three years ago about not liking poetry and never reading it? Man, you spout like a geyser!"

Rhodin glowed with pleasure, but, manlike, he could answer only with badinage.

"It was you, Reverend Sir, who led me into these evil courses, so please do not interrupt me! You have started my imagination, and I can see the Highland maiden rounding the point yonder in her little skiff:

'The boat had touched the silver strand,
Just as the hunter left his stand,
And stood concealed amid the brake,
To view this Lady of the Lake.
The maiden paused, as if again
She thought to catch the distant strain.
With head up-raised, and look intent,
With eye and ear attentive bent,
And locks flung back, and lips apart,
Like monument of Grecian art,
In listening mood she seemed to stand,
The guardian Naiad of the strand.—' "

Rhodin left off abruptly, looking a little foolish.

"Go on, Rho, don't stop!—We'll have Roderick Dhu and his clan here in just a minute; you're a wonder!" and he picked up the copper frying pan.

But Rhodin shook his head sharply and stepped into the punt. He never before had permitted himself such free rein in Locke's presence, and he felt a sudden embarrassment. He sat down on the end thwart of the boat and covered his confusion by lighting a cigarette.

And yet it was something more than embarrassment that brought a slow frown to his forehead and a look of numb pain to his eyes. Locke would have been troubled had he noticed it, but his own eager thoughts were filling him, and, for the moment, he had room for nothing else.

The fact is, Scott's subtle imagery had set before them in vivid realization each his own Lady of the Lake, yet neither of them dreamed of what was in the other's mind. Rhodin knew that something beautiful had been marred, and Locke knew that something wonderful had been revealed. Both of them recognized that what had happened was beyond their power to alter in the least degree.

Again Richard Locke saw Elizabeth leaning toward him "With head up-raised, and look intent," and he felt the thrill of her presence. Again he heard his own name spoken softly as they stood together—"Richard." Heedless he let the frying pan fall to the floor of the punt while his eyes wandered mistily across the lake.

He could not fathom the wonder of it: *he loved!* For six years a beautiful memory had been enshrined within his heart, and he had not dreamed that another love could enter in. And yet, with utter loyalty to that sweet and abiding memory, he knew that the one transforming passion of his life had come to him.

In his first hour of exaltation, the night of the reception, the marvel of it all was like elixir in his blood; his own sacrifice was a small matter. But he had been looking forward into the years and their bleak loneliness appalled him. Honor forbade that he should even think of her in days to come, and yet, honor never could deny the living truth! He seized the pan with sudden vehemence and crushed the cake of soap against its copper sides.

Rhodin was watching him curiously. He had no least suspicion of what was passing in Locke's mind, and yet a mute instinct urged him to explain the whole miserable mistake—that Elizabeth was not engaged after all, and, if she interested him, there was a clear field and no rivals. A dozen times in the last three days he had been on the point of speaking, but each time pride held him back—or was it chivalry?—and the words would not come.

Mistake?—how could he say it! Had not Clara told him plainly?—at least had she not given him the very distinct impression that it was so? To deny it now seemed in some sense a reflection upon her perfect truthfulness. He himself had been unnerved at what he felt was Clara's evasion and he was bitterly sensitive lest another should get even a hint of his confusion. Richard Locke was his intimate and dear friend—but Clara was his wife. He could not choose between them. There was no choice.

His wife! For six years she had been his guiding spirit. He remembered how the last line he had just foolishly declaimed was underscored in his own volume of Scott at home—he had marked it and committed it only last winter—"The guardian Naiad of the strand." Clara always had been that to him.

He thought of Dr. Janes' story of "Clara clear-eyes," and his lips set like a bowstring that it had been reserved for him, her husband, to see the first hateful shadow in those clear blue depths. Rhodin's daily business at the cashier's desk was to scan and analyze the statements of other men—home had been his haven of restful and unquestioning trust. Must he now begin to analyze and scan at home?

A mere trifle?—nothing was a trifle that could dim his perfect confidence!

The report of a gun broke off reflections that were becoming unendurable.

"Are ducks here at this season, Rho?" Locke spoke without lifting his eyes.

"No, it's too early. That was a bittern flying low near the patch of water reeds at the point. I saw it fall."

"How could you know it was a bittern? I've never learned to tell game birds from common lake heron."

Curtis laughed. "Your business has been to snare sinners, Dick; you've never made a specialty of lesser game! I was born at the edge of Mullet Lake—less than eight miles from here. I know every turn and inlet from here to Lake Huron, and every thing that flies or swims in northern Michigan."

Their camp was pitched in a grove of white birches on the eastern margin of Crooked Lake. The shore south of them curved outward to a projecting point between which and their camp lay a wide field of reeds and water lilies. As Rhodin finished speaking his eyes rested curiously on the tremulous green surface, flecked here and there with white blossoms.

"I came near getting my quietus just this side of the point," he said, tossing away his cigarette.

"Tell me about it," said Locke with quick interest.

"I was a little fellow about ten years old, and used to go out with father through all this chain of lakes. Father often warned me against leaning over the edge of the boat, but I constantly forgot his warnings. One day he was trolling for pickerel near the point yonder and I reached out for a lily and went overboard. I could swim, of course, but got tangled in the reeds in about ten feet of water. Father dived for me and cut the reeds with his fish knife, but before he could get me into the boat I was unconscious and almost gone."

"And that was the end of your fishing jaunts with your father, I take it."

Rhodin smiled grimly. "You never knew my father! He was angry with me, and said that I was old enough to lift an oar for myself and would have to do it. From that time until we moved to Cheboygan I went out with him every day. But my place was at the oars, while father looked after the lines—and the lilies."

"Poor little chap! I wonder that you wanted to pitch camp so near that ill-fated point," and Locke looked approvingly at the array of camp tins he had just finished.

Rhodin was dangling his hand over the edge of the punt. "It may seem queer to you, Dick," he said, "but the point yonder and this whole wide tangle of reeds and lilies have had a fascination for me ever since the day I went overboard. I remember how I felt lying there among the reeds. After the first scare, when I knew I was caught and couldn't possibly get loose, I had a curious feeling of comfort and security. I suppose really I was drowning and practically had lost consciousness, but there was no pain nor any feeling of suffocation—only a dreamy sense of floating out into shining mists. Drowning would be an easy way to go, I'm thinking."

Locke did not answer him, and a full minute passed without a word. Then, as though he were finishing an interrupted remark, Rhodin went on:

"Yes, easy enough!—only one would need a good heavy rock to anchor him—the reeds might not catch hold, you know!"

Richard Locke looked up half startled. Rhodin's face had a look of quietness, and yet his eyes rested upon the pendulous green surface with brooding wistfulness. Trouble was eating at Rhodin's heart; of that he was very sure. What it was he could not know—only that he needed a friend, and a friend's strong sympathy.

The conversation turned to lighter themes, and presently they pushed out into the lake for their evening sail and troll. Locke noticed that Rhodin tacked to the very edge of the reeds.

"It was within twenty feet of this spot, Dick," he said as the boat cut through a green tangle of water lilies.

"Well, I'll not guarantee to dive for you, so I suggest you give the lilies a wider berth, Rho,"—and then as his line gave a sudden zigzag whirl underneath the surface—"I declare your father knew where to find the big pickerel!"

A plump two-pounder was drawn floundering and fighting alongside the boat, but so meshed and covered with an ooze of roots that the line had to be cut before the fish could be disentangled. Rhodin pulled away the dripping green mass and turned to Locke with grotesque concern.

"See how wonderfully he was wreathed for his funeral!—just as I was, Dick, until my father spoiled a kindly providence; even now the water lilies cling to me!" and Rhodin shook his hand free from the twining tendrils.

It was all idle talk, yet Locke disliked it exceedingly. "You give me the creeps, Rho," he said.

They had gotten clear of the reeds, and were bearing toward the foot of the lake under a full spread of sail, before either of them spoke. Locke had tied his line to a small belaying pin and was lying back with his eyes fixed on the dark spruce and scrub oak that lined the shore.

"When shall we start on our Cheboygan trip, Rho?"

"To-morrow, if you like."

Rhodin's answer came with brisk directness. The brooding look had disappeared from his face and he handled the boat with expert skill.

It was after dusk when they returned to camp. Rhodin had been telling of other youthful escapades, and Locke had picked up two fine bass and another pickerel. They built up their camp fire and demonstrated once more an axiom of the northern lakes and of all discerning epicureans—that fresh-water fish should see the frying pan within sixty minutes after leaving their native element.

The next morning, after an early breakfast, they were soon ready for their trip through the chain of spring-fed lakes that begin near Petoskey and stretch across the northern edge of the State. A few camp utensils, with a supply of meal, bacon, sugar, coffee, salt, were stowed away in the stern of the sailboat. Blankets covered with tarpaulin were strapped underneath the thwarts. Their jointed steel rods and an extra trolling line lay ready for use, and two camp cushions were tossed in at the last minute.

"No use evading comfort!" said Curtis, "especially as we're likely to sleep out in the open before we get back to camp."

The rest of the utensils with their extra clothing were securely padlocked in the camp chest, and the tent tied close against wind or rain. Already they had arranged with "Cap'n Flynn," who lived a quarter of a mile back from the point and made a precarious living out of summer tourists, to "keep a weather eye" on their belongings.

"I've know'd Rhode Curtis," he chuckled, "ever sence he tried to tie hisself to the bottom of Crooked Lake, an' I won't let nobody tetch his traps."

To Richard Locke that was a voyage of discovery. Rhodin was familiar, as he said, with every turn and inlet, and his boyhood memories came trooping back to make every hour a whispering gallery. Locke treasured the changing panorama of woodland, lake, and river, but more wonderful than the unfolding of that summer day was the unfolding of the heart of Rhodin Curtis.

The winding length of Crooked Lake and the tortuous turns of Crooked River were a straight course compared to the labyrinth through which their conversation threaded. Finance, insurance, politics, war, history, fiction, poetry, religion, philosophy, mesmerism, New Thought, church, Masonry, socialism, birth-control, boat-building, motor cars—Locke cast up the account toward the end of the afternoon, and announced solemnly that they had taken university extension courses in twenty-eight different and distinct subjects.

"And sailed through every one of them with flying colors," added Rhodin, smiling up at the flag that streamed above their billowing canvas.

The breeze was from the southwest and drove them in a direct course—when once they had finished the picturesque turns of Crooked River—through Burt Lake with its pebbly margin, past the deep inland coves of Mullet Lake, and out into the blue waters of Lake Huron. They remarked that enlightened European policy in the government at Washington long since would have taken advantage of a natural waterway and built a ship canal from Cheboygan to Petoskey, in order to outflank a Canadian attack on the straits of Mackinac—and smiled at the vast buffoonery of war.

They tacked back to the shallow harbor, just at sundown, and stood for a reverent moment in the straggling graveyard where Rhodin's mother had been laid when he was still a boy and where his father had been buried two years before. In lieu of camp comforts they sat down to pork chops and muddy coffee in the stuffy Cheboygan House, where they ventured also to spend the night.

"We'll have better luck to-morrow, Dick," said Curtis, apologetically, for he considered that in some sense he represented the hospitality of northern Michigan. "We'll pick up some fine bass and unsling our own frying pan."

Their return trip was slow, tacking against the wind, and it was late the next day when they pulled their boat high up on the beach of Burt Lake near the entrance to Crooked River; it would be wiser to navigate that corkscrew of a stream in broad daylight. Their supper was a camper's delight—fresh caught bass done to a crispy brown, potatoes baked in hot ashes, and corn cakes edged with sweet bacon. Their blankets spread on the pebbly sand, the flickering camp fire, the lapping water, the long northern twilight—it was an evening that would remain in their memory. At such an hour the thoughts of a man, as of a boy, "are long, long thoughts."

"Did I ever tell you, Dick, how I almost 'got religion'? I've been thinking of it ever since last night when we stood in the little graveyard."

"Tell me, Rho," and Locke turned toward him, eagerly.

"Father was a bigoted 'Hard Shell,' hard and narrow as an oak plank. I always was afraid of him when I was a boy, and even now his memory brings to me no tenderness. But mother was different. She was the one love of my childhood. She died just a little while before I tried drowning among the reeds—I was reaching after lilies to lay on her grave when I went overboard." There was a tender look in Rhodin's eyes that softened all his face.

"The preacher used to stop at our house when he was in the neighborhood, and he and father would discuss religion by the yard, and enlarge on the sure damnation of everybody who did not 'get religion'—'not omitting the little children!'—and father would look at me out of his stern eyes until I trembled. They never explained what it was to 'get religion,' only they would tell of this and that 'outbreaking sinner' around the lakes who had given up drinking and cursing.

"Of course, we never had liquor in the house, and it is the simple truth that I never uttered an oath or even used a 'swear word' until after mother died—although I was far from being a good boy, and needed, if ever a boy did, both restraint and inspiration. So I was hard put to it, wondering how I could 'get religion' and thus escape an awful retribution. You see, I was perfectly convinced that 'getting religion' would be evidenced by my giving up drinking or swearing."

"Poor little chap!" broke in Locke, impetuously. "And the loving Lord just waiting for you to look up and see his face, the easiest thing a child ever did, and the most natural!"

"Perhaps so, Dick; that's your specialty. Things would have been different, I know, if some one like you had wandered into the north woods twenty-five years ago. But let me finish my 'experience.' One Sunday when I was about seven years old I couldn't stand it any longer. I slipped away from the table while father and the preacher were talking and crept upstairs into the bedroom. I hid my face in mother's old dress hanging behind the door and whispered 'damn'—just loud enough for myself to hear. Then I ran down to the kitchen crying, and threw myself into mother's arms.

" 'O,' I sobbed, 'pray for me! I'm a wicked boy and sweared awfully; *please* help me to stop swearing and get religion'—and I held her close about the neck."

There was no sound but the lapping of water on the pebbles.

"And then?" Locke asked, staring into the fire.

"I guess that's all, Dick, except that mother comforted me, and taught me a hymn that I've never forgotten. I used even to believe that it was true!"

"What was it, Rho?"

"'*There's a Friend for little children above the bright blue sky.*' But I never 'got religion'! After that I used to run away when the preacher came to the house. I always hated him! Then mother died, and religion became a closed book to me—as it is yet."

Then he swung round and faced Locke, laughing.

"There's something wrong with you, old man; I'm afraid you're not 'orthodox'! You haven't inquired once about my 'soul' during all these three years I've known you. I'm sure there's a screw loose somewhere, for you're the only preacher that ever seemed to me quite human. How do you account for it? Are you sure you're genuinely religious?"

"What do you think religion is, Rho?" Locke appeared to be speaking almost casually, but his eyes were gleaming in the firelight.

"O, reading the Bible, going to church, and believing a lot of things about the hereafter! That's rather a crude definition; but religion, you know, isn't my strong hold."

"But, Rho, you *are* religious. That's what ties me to you."

"Religious!—I! Why, Dick, I'm blind as a bat when it comes to such things!"

"You've said it, Rho, better than I could hope to. Blind—and the soul of an artist!"

Rhodin Curtis sat silent for a minute and threw pebbles into the lake. He was trying to "find" himself in a new perspective, but could not.

"I don't get you, Dick," he said. "What in the world do you mean by religion, anyway?"

And Locke's answer came without a moment's hesitation:

"Recognizing God as one of the factors in human experience."

"*One* of the factors, Dick? What are the others?"

"Birth, family, friends, education, money, health, social surroundings, ability, will, opportunity—there are a thousand elements that enter into a man's life and make up the sum total of his experience, and God is one of them. To be aware of that fact is 'religion.' "

Rhodin Curtis looked into the smoldering campfire and a dark frown gathered between his eyes. His answer came half angrily.

"Then all I've got to say, Dick, is just this: It's a hell of a world and religion is about the most worthless thing in it."

"I don't wonder that you think so. The fact is, Rho, religion is your undoing. If you could drop God entirely out of your thinking and become an atheist, you would have no mental contradictions. Or, if you could be a pantheist and identify God in some impersonal and mysterious way with the whole wide universe, you would get on very comfortably. Many do, I assure you. But you can't do it. The trouble is you're a Christian—and yet you can't 'gear' yourself to your own faith! And that's your tragedy, old man—and my sorrow!"

Curtis looked at him in amazement.

"A Christian, Dick!—I!"

"Certainly, Rho."

"Then what in thunder is the matter with me! Why doesn't my Christianity work?"

"You haven't the key."

"The key!"

"Yes. You recognize that God is a factor in human experience just as truly as birth, education, money, and all the rest, and yet religion means defeat for you instead of victory."

"Well!"

"Victorious religion is just this: 'Perceiving the true relative importance of God and the rest.' Donald Hankey learned it and wrote it down, just like that, before his own last victory in Flanders."

"Does that mean trying to make yourself believe Robert Browning's monstrous optimism, *'God's in his heaven—All's right with the world?'* "

"Never! But it *does* mean supreme and victorious confidence in God himself—that he is able to push down through all the other factors that make up the life of a man or a nation and work his own will, through them or in spite of them, and that he actually does so whenever men will cooperate intelligently with him;—and it means that every little one who trusts in him shall 'never be put to shame.' "

There was a long silence, and the scream of a bittern flying low near the mouth of Crooked River split through the dusk. The cry was answered by a night hawk back in the woods. Then Rhodin spoke slowly as a man feeling his way.

"Well, suppose a man has a troubled notion that what you've said is about the truth, how under these shining stars is he going to realize it?—I mean so that it signifies something more than religious words! How am I going to screw myself into what you call 'victorious religion'—granting that I have any religion at all?"

Locke did not answer him, but lay back with his eyes digging into the vastness that stretched above them. His whole soul was alert, and some instinct made him let Rhodin do the talking.

"I suppose—I suppose that's what you would call 'faith'—eh, Dick?" He spoke half shyly, while a grave sweet smile shadowed the corners of his mouth.

Locke continued silent, but his hand reached out and gripped hold of Rhodin's.

"Good old Dick—you're the only man who ever understood me!"

Rhodin Curtis returned Locke's grip with an affectionate pressure, then yielded to the lure of the camp fire and gazed pensively into the glowing embers. But gradually the smile receded from his lips and the old look of discontent crept back into his face.

"All right, Dick—religion is your specialty—you ought to know. Perhaps I *am* a sort of half-baked Christian after all, though I never imagined it before! But all the same it doesn't land me anywhere. There's no use talking, religion doesn't interest me. Prayer, Bible study, going to church, and all the rest of it—the whole thing's a foreign language, and I won't be hypocrite enough to say that I want to learn it. I've a single-track mind and it's just '*business.*' I'm willing enough to confess that I would like to realize the things you've been talking about, for 'way down in me, somewhere, there's a nebulous faith in God and

Christianity. But it doesn't signify anything, and it doesn't get anywhere. I'm not interested—that's flat! I'm not interested enough to be a gentleman and say I'm ashamed of myself! A straight tip on 'Mexican Petroleum' would stir me more than all the creeds in Christendom, and, after all your interesting conversation, I'd rather talk business than religion—right now!"

There was a determined flash in Locke's eyes. He arose without a word and turned over the base log of their camp fire. As the flames leaped up he threw on another log of dry drift wood. The blaze lighted up the entire shore.

"We can see all right now," he said, cheerfully.

Rhodin was watching him curiously. "I hope you're not offended, old man."

"Of course not, Rho," and he gave the fire another vigorous punch. "That will do; we could see to read fifty yards away," and Locke resumed his seat on the blankets.

"What's up, Dick? Going to read the Bible to me?"

"Not much! You can do your own Bible-reading when you get good and ready. You said you wanted to talk business, and I'm more than ready to begin. I have one question I want to ask—How much money did you bring with you?"

Curtis was nonplussed and looked at him without answering.

"Come along, Rho; don't be a fish! How much did you bring?"

"Not very much, Dick. I'm sorry. I had forty or fifty dollars in my pocket and drew a hundred for safe margin. But I can get plenty more at Petoskey; how much do you need?"

Locke laughed. "O, I'm not borrowing! I'm wanting to help you put through a good-sized business deal. How much have you now, Rho?"

Rhodin gave him a quick glance of scrutiny, the kind he gave when "promoters" stood beside his desk at the bank. Then without a word he tossed a roll of bills and a handful of change on the blankets and ran through the amount with practiced fingers.

"A hundred and five dollars and twenty cents."

"All right. Now count ten dollars and a half—No, we'll do it right! Count out ten fifty-two; that's the exact tithe of your ready cash."

Rhodin folded his arms and looked at him. "I've a faint glimmer that you're still talking religion! Be plain with me, Dick;—what are you driving at?"

"I will be plain with you, Rhodin Curtis! Eternal God is waiting for you to talk business with him. He has waited a long time. He expects straight dealing, the kind that you are used to at your own desk. He does not ask you to be 'interested in religion'; all he asks is that you will acknowledge his relation to the one thing that interests you most—money!"

Locke spoke with swift intensity and Rhodin looked at him in fascination.

"You say you want to talk 'business'?—I tell you 'business' is the one line of talk that God most prizes! The instinct of possession searches a man to the core, and money is the surest test of it. God is in the world, Rho—not as a mere pervading influence, but as a Personal Presence. That's why the Bible has so much to say about 'property' and why Jesus Christ's teachings turn on social ethics. God is the one absolute Owner of property values and of the money that measures them. That's why he is in the world—he is looking after his 'property' through the only ones who can represent him, his stewards. Part of that property is in your own hands. Only he and you know the extent and the value of your holdings. If you'll acknowledge the relation that exists between you, the relation of Owner and steward, you need not concern yourself about 'religion'; it will become an open book to you."

Rhodin felt the thrill of Locke's impassioned words. Never before had he realized the intense yearning of his friend. It was a revelation.

"You know well enough, Rho, what I mean by the 'tithe.' We've talked about it before. You never have been caught, as some of the members of Old First have been, by a miserable piece of legalism, as though the authority of the tithe rested on some Jewish statute. What I mean, and all I mean, is the separated portion that acknowledges God as Owner of your property interests. Its deeper personal significance the Owner himself will make plain. But that need not concern you. That's 'religion' and I'm talking 'business' just now! You're a practical banker, as you remarked the other day at the Club, and recognize the broad property basis on which the whole matter rests. So I put it to you as I never have put it to another man—Will you deal straight with God in the one matter that interests you, *money*, and give God a chance to deal straight with you?"

Rhodin looked into his friend's face, searching into his soul. Then, without a word, he separated two five-dollar bills from the roll and picked up a silver half-dollar and two copper cents.

"What shall I do with this, Dick?" he asked with perfect quietness. "Shall I hand it over to you as an ordained minister of God?"

"Yes, Rho, if that will help you to make more real and vivid the one thing that you're doing. I'll report back to you how I administer your tithe," and he looked into his face as David into the face of Jonathan.

Slowly Rhodin folded the coins and the two bills into a compact square. Slowly, with his eyes fixed upon the fire, he reached his hand toward Richard Locke, who waited intently to receive the money—waited reverently as one waits to receive the holy sacrament. A human spirit was drawing near to God, and his minister was holding wide the door.

Suddenly Rhodin stiffened and drew back his hand.

What was this thing that he was about to do? Did he wish to separate himself from Clara? She would not accept what Locke was saying. "*God is Principle, not Person*"—a hundred times she had tried to make him understand it! No, he did not accept the mystic Reality, the All-One, of which she often spoke, but he could still feel the thrill of her voice—"I did not want *anything*, Rho, only y-you, to win *you!*" and he knew that she loved him. Was it quite chivalrous to take a stand so utterly opposed to all that she believed? . . . Untruthfulness?—No, she *never* would intentionally deceive him! In her heart there was utter loyalty, and it was brutal of him to have been wounded by a bit of roguishness. He owed her an apology and would make it the first thing on returning home. Perhaps, if he would be more sympathetic, he might persuade her to give up some of her mystic notions. She might even return to Old First—yes, and he would surprise good old Locke by "joining church" with her! Why not?

He smiled cordially into Locke's face. "Thank you, old man, for your good words; you've given me a lot to think about. Maybe I'll do what you say—I—I almost think I will—but not tonight, Dick."

Rhodin Curtis swept the bills and silver into his pocket and walked to the other side of the fire, whistling a popular "rag." Richard Locke sat with his head bent and his eyes fixed upon the glowing logs.

The second morning after their return to camp they were up early for their last sail and troll the length of Crooked Lake. Breakfast was over and they were sitting on the grassy slope near the tent. Locke held in his hand a loose-leaf memorandum book from which he had been reading aloud.

"Well, do you think that will fetch them, Rho?" he asked. "Will the Board accept my Centenary plans?"

"They seem all right to me, Dick, but there's no telling what such old conservatives as Gilbert and Kennedy will say. You need some younger blood in that Board of yours." But Rhodin spoke without enthusiasm, and his eyes wandered moodily over the undulating green surface that stretched between them and the point.

"I agree with you there, Rho; so when am I going to have the pleasure of nominating you?" Curtis paid no heed and Locke turned toward him to repeat the question.

"Rho!—what's the matter!" and Locke sprang toward him.

Rhodin Curtis was gripping the guy rope of the tent and staring at the reeds and lilies. His face was ashen and his eyes were wide with horror. Locke laid his hand on his friend's shoulder and the color gradually returned to his face.

"What was it, Rho?" he asked.

Rhodin looked at him foolishly and then smiled.

"Good heavens, Dick! As sure as I see you, I saw myself down there, tangled hand and foot among the reeds!—and I wasn't a little boy, either!"

They struck camp that afternoon and took the night sleeper at Petoskey.

Curtis was in high spirits, full of jest and laughter. "We've had a great week together; I feel like a new man."

But Richard Locke was troubled.

CHAPTER XV

LETTERS

THE end of the vacation is the beginning of—catching up! The postman takes no vacation.

It was Saturday morning when Richard Locke got back from camp. The hot weather was on, a heavy Sunday was before him, and a critical Board meeting only three days distant. He knew that he would need his full reserve of strength, and he was grateful that he had taken at least one week among the northern lakes.

But the first sight of his piled-up desk gave him a dismal appreciation of what he once had heard an illustrious college president remark: "Vacations are too costly—I never take one."

"I looked after everything I could, Dr. Locke," cheerfully said Miss Miller, stenographer and clerk, "but most of these letters require your personal attention, and some of them are urgent."

"Couldn't Miss Copley have taken care of the reports?" he asked with some annoyance, running his hand through several bulky documents from the State Welfare Board. "She seldom finds it necessary to refer these matters to me."

"Miss Copley left on Wednesday for a flying visit to Camp Sherman; Chaplain McRae wired Monday night that his division had received orders to be ready to leave on two hours' notice, so she went at once with Mrs. McRae. She thought, as you were not here, it was her duty to have a last word with the Club boys before they sailed. And of course, she wanted to say good-by to her cousin. Here's a letter from her that came on the first delivery this morning."

He opened it at once and read:

Camp Sherman,
June the seventh.

DEAR DOCTOR LOCKE:

Miss Miller will tell you of Craig's telegram and my sudden determination to come to Camp Sherman with cousin Margaret. We are guests at the Hostess' House. I have seen our boys, and they are wonderful. They're enthusiastic about the new Club name. Tony Carrari says they intend to be "Shiners" for true! I expect to spend Sunday at Cincinnati; will be back again Monday or Tuesday.

Very sincerely,
ROSE COPLEY.

"So they're off!" exclaimed Locke, absently. "Fighting Germans in northern France ought to be a shade more exhilarating than fighting sin in this dead town! —I reckon vacations aren't good for me," and he sat down to his accumulated mail.

A thin India envelope, addressed in a precise, stilted hand, lay at the top of the pile. He opened it with some interest and smiled at the first sentence. A frown had gathered before he finished reading.

The Churches of Asia Salute You:

I regret that I cannot accept your invitation, to speak in your pulpit, until toward the close of the summer. I hope to be in this part of the State early in September, when I shall call on you, and, if you still desire it, make a public address.

I thank you, as already I have thanked Miss Janes—your names flow together in my thought—for the beautiful afternoon at her father's house, and I now repeat the question which I asked you on that occasion: *How have you escaped being a missionary?* When once you recognize that "Stewardship," as you have outlined it in *Old First Parish Visitor* for June, is the key to the missionary message, nothing can keep you from the waiting millions of Asia!

No, I do not mean that Stewardship will provide funds for the missionary enterprise—that is utterly obvious! What I mean is the creative and spiritual impact of the message itself. I have seen it demonstrated in heathen villages. Literally, it means life from the dead!

Stewardship postulates a Divine *Person.* The exalting of the separated portion will mean the destruction of the pagan mind in modern Asia as once it meant the destruction of the pagan mind in ancient Israel. Stewardship is a restatement of fundamental theism—a statement in terms of life, so simple that the most ignorant villager can grasp its meaning.

My brother, Stewardship digs deeper than you think! The missionaries need both you and your message. Could you come to India within a year?

JOHN ROBERTS.

Richard Locke folded the letter and placed it in his pocket. "No, not India!" he muttered, and the frown on his face deepened.

By main strength of will he compelled himself to go through the sheaf of letters on his desk—complaining letters, complimentary letters, beseeching letters, business letters. But at the end of half an hour he pushed the whole burdensome heap to one side and took out John Roberts's letter again.

Two sentences leaped at him from the close written sheet—"your names flow together in my thought"—"could you come to India within a year?"—and his eyes turned resentfully toward the second bookcase from the door. Richard Locke's library was classified for instant use; the second case was packed with "Missions and World Movements."

"Never India!" he exclaimed aloud. "The good Lord doesn't ask a man to open up his own wounds!" A sharp knock was followed by the entrance of a messenger from the post office.

"Special delivery for Dr. Locke!" called out the boy with aggravating coolness. "Please sign here."

It was a letter from McRae.

June seventh, 1918.

Dear Dickens:

I'm sending you this line just as we take train from Camp Sherman. No use speculating as to our destination; no one is supposed to know. But I hae me' doots! It's a great adventure and I'm excited to the tips of my fingers.

All the same, I want you to know that our last talk together and my visit at your Boys' Club have jarred me considerably. I'm not quite as sure as I was that the *big* fight for Christianity will be on the Western front. Perhaps I'm running away from my post! However, it's too late now; I'm in for this business, every ounce of me. When I get back—if I ever do!—I think I'll have a new grip on the home job.

Your "Shiners" are an eye-opener to me. They're a new type. They smoke and joke with the other boys, and I've heard them tell some rather tall stories!—and yet they are clean fellows and stalwart witnesses for Jesus Christ. They seem never to have learned the vocabulary of the churches, but talk vital spiritual religion in most amazing street slang, as though religion were a part of common life. Janes tells me that your boys are making religion actually popular in the company. How in the world did you do it, old man? You're a wonder!

By the way, I'm rather glad the Captain won't be cruising in home waters. A Commissioned Officer carries a foolish glamour in the thought of patriotic young ladies. However, last evening while the C. O. was waiting for my fair cousin to make her appearance, Maggie took occasion to drop a quiet word suggesting certain priority claims at Old First. The effect was instantaneous though slightly disconcerting for a minute—you know Maggie believes in plain speech. But the end was accomplished, and I can assure you, so far as that high-spirited navigator is concerned, that a certain "phantom ship" (I believe I quote you correctly) henceforth will be *"Alone on a wide, wide sea!"*

Yours for a sharp look-out and a quick capture.

MAC.

Address until further notice,
Chaplain Craig McRae,
Seventh Division, A. E. F.
Care New York Post Office.

Locke smiled foolishly. His first thought was—"How utterly idiotic!" Then the impertinence of it stung him and his face flushed. "How dared he!" he exclaimed, angrily.

With his lips pressed together he read the letter a second time. In all fairness he could not question McRae's loyalty. His fellowship was what it always had been, open and frank. How, then, could he and his wife have suggested to anyone such an amazing misstatement of fact? Who had given them such an absurd impression?—and he remembered his own jesting answer to McRae's importunate question: "*A phantom ship!*" He groaned in bitter self-reproach.

What a fool! To have given a jesting answer when McRae had been in dead earnest—and McRae's wife never zealous to set a watch upon her lips! Had he been out of college ten years, and had he yet to learn ordinary discretion? It was goading!

Anyhow, he could correct the miserable mistake, even at the cost of personal humiliation. A day telegram would reach McRae before he sailed and he could write at length after a few days. He seized a telegraph form and wrote swiftly.

July 8th.

Chaplain Craig McRae,
7th Div. A. E. F.
Care P. O.
New York.

Special delivery received. Glad you are started on great adventure. Watch over my Shiners. Last para your letter completely in error. Phantom Ship wholly different significance. Please correct mistake in favor of party interested.

Richard Locke.

"Miss Miller," he said, opening the door into the church office, "please ring up Western Union and ask them to send a boy over immediately; I must get off an important wire." Then he returned to his desk and glanced over the telegram he had just written.

"Phantom ship"—"wholly different significance"—what would McRae understand by that? Did his telegram suggest, even by a hint, the actual truth? Could he endure the familiar chaffing that would fill McRae's next letter? And dare he expose Elizabeth to the "plain speech" of the president of the Missionary Union who certainly would regard it as her official duty to inquire into the affairs of "a regularly appointed missionary"—dare he!

He tore the message into twenty fragments and hurled them into the waste paper basket.

And then—what about Rose Copley? Was this gifted woman to be wounded, struck by his unthinking jest, and was he to bear no responsibility? Was he not in duty bound to make honorable reparation—if she would accept it? It was maddening!—and Locke paced the length of his study trying to find some outlet to the hateful labyrinth.

Miss Miller's cheerful face appeared at the doorway. "The boy is here, Dr. Locke," she said.

"What's that, Miss Miller?"

"The boy from the Western Union; shall I copy the telegram for you?"

"Er—no, I'll attend to the matter myself. Tell the boy he needn't wait." Then, as the door was closing, "Er—Miss Miller, I'll not need you, I think, until Monday."

An hour later Richard Locke left his study "in quietness and in confidence." His work was in his hands, his life was in the hands of Another. He had been reading Isaiah.

Meantime the postman was weaving other threads. A tangle of loose ends or a finished fabric?—Who shall say? Two letters reached Doctor Janes's house on the same delivery, both from Camp Sherman. Elizabeth was glad her father was not at home when they came—it was easier to hide her own letter in her handkerchief box without seeming to keep it from him.

June 7, 1918.

DEAR ELIZABETH:

My letter to father, sent by this post, tells of our orders to leave Camp Sherman, and all the rest of it. It is for both of you—but *this* letter is for *you*.

How shall I tell you of my bitterness? The war has become dead ashes to me—there's nothing beyond it; nothing for me. I could not keep it from you if I tried, and your own gentle words the night of the reception made me know that you had discovered it—my love for sweet Rose Copley. At first she drew me to her because she made me think of you, and then I saw that she was altogether herself. I believed that she understood and welcomed what she must have known I felt—I say I believed it. But yesterday I learned of my mistake. No matter how! That fierceness is past and I'll not speak of it—except to say this: Honor has sealed my lips. I have said good-by to her, formally, almost coldly, and all the time my heart was like a raging furnace! And last night, as if to mock me, I dreamed that I was in France and Rose came to me; she was radiantly beautiful and was reaching out her hands. She'll never know my anguish—and that's the bitterness of it: she'll never know! But I can be a man, Elizabeth. That much at least is left to me. Hide this forever in your heart.

FRANK.

Elizabeth held the letter in her hand and the tears stood in her dark eyes. "Poor Frank!" she whispered with a sister's tender sympathy. Then she read the words again—"That fierceness is past—honor has sealed my lips." She leaned back wearily and a slow pallor overspread her face.

Three items regularly were scheduled for the early morning hour at the Heustis home—the Bible, the morning paper, and the post. But that morning the sixty-seventh psalm had been all absorbing, and the Gazette was lying unopened in her lap when the postman broke in upon Mrs. Heustis's eager reflections. She was sitting near the morning-glories that screened the front veranda.

"Only one for you this time, Mrs. Heustis." The postman handed her a small envelope and touched his cap.

"But it's the right one, Harry." She smiled. Rose Copley had become very dear to her gentle heart. She read:

June the Seventh.

DEAREST OTHER-MOTHER:

I expect to be at home on Tuesday. The seventh division is

leaving camp to-day. Cousin Craig starts at eight o'clock. How I hate this war! Think of the dreadful nights and the wounds—O, I hate it! I'm crying myself sick.

Rose.

"The sweet, tender-hearted child!" exclaimed Mrs. Heustis. "I did not think she was so attached to her cousin. Dr. McRae should have explained to her that chaplains are not exposed to the same risks as officers of the line." Then she sat musing. "I wonder," she said, and then read the letter a second time.

CHAPTER XVI

THE BOARD MEETS

"DO I understand that Dr. Locke proposes to commit First Church to practical socialism?" inquired James Gilbert. "If so, it's time for this Board to call a halt."

Professor George Darrow was on his feet instantly. "Let me remind Mr. Gilbert that Jesus Christ was the first great socialist and it's time for Old First to get down to bedrock Christian principles!"

"Come, gentlemen—brethren! Please hold to the actual proposition now before us," and Sanford Kennedy, chairman, tapped on the table with his penknife.

It was the regular meeting of First Church Board for June. The chairman had pushed through routine business "in order," as he said, "that the pastor may have full opportunity to present his plans for the Centenary." But Richard Locke's straightforward presentation had been under debate for half an hour and his clear outline had been talked into confusion. Fortunately, the chairman's plain common sense was able to save it from further misinterpretation.

"The chair must ask the privilege of saying a few words," he continued, "for I am persuaded that we are running away with Dr. Locke's actual proposition. The challenge of the pastor's plan is the simplicity of it. Of course it touches some large questions in economics and social reform, but the church has got to lead out in these matters. This war has upset a good many of our ideas, and it's likely to upset a good many more. There's bound to be reconstruction in business and politics and there ought to be reconstruction in the church. If we're wise men, we'll get ready for it.

"What surprises me, my brothers and associates, is that you seem to have overlooked the core and center of the whole matter. This plan does not commit the church to any theory of social or economic reform, but it does unequivocally commit us to the acknowledgment of God's ownership. It means recognition of the spiritual foundations of property. With your permission I shall ask Dr. Locke to state his proposition once more —I mean the core of it. I believe it will clear away some of our confused notions."

"Perhaps I've been like the boy at the spring," began Locke, rising to his feet; "he really means to offer you a drink, but in his eagerness he forgets to turn the dipper so that you can grasp it by the handle."

The chairman gave a broad smile of recognition. "You have it, Dr. Locke! The fact is we've been trying to get hold of the circumference of this thing, and some of us have wandered as far as the Big Dipper at that! Now for the handle!"

"I can say it in one word, gentlemen—it is the Christian law of 'stewardship.' It is a word that will dip deeper into the spring and reach farther out among the thirsty people than any word yet spoken in the confused babel of this generation."

Locke's clear-cut features became sharp and tense with earnestness. Professor Darrow leaned forward, and several members of the Board who had shown signs of weariness sat up in their chairs.

"This Program means the putting across of four definite propositions."

Locke glanced at the type-written manuscript which he still held in his hand, then, tossing it aside, he looked squarely into the faces of the men before him.

"First of all, Old First Centenary Program, if accepted, means that this Board recognizes stewardship as the only Christian attitude toward property and income. That covers the whole field of acquisition, acknowledgment, and administration, and gives us a constructive Christian solution for the social and economic problems of this city. As a simple corollary, though not as our main proposition, it means that we accept the principle of 'Kingdom' support, anciently ordained by God himself, as our practical basis of church finance. There is not a regular member of First Church congregation—unless he willfully has closed his mind to the truth—who does not understand what is meant, and what is not meant, by the principle of the separated portion, commonly called 'the tithe.' This is not the time nor place for discussion. I simply ask—Is First Church ready to announce its faith in stewardship principles as our businesslike foundation for church support?

"The second proposition is this: that First Church shall enter upon a progressive and continuous campaign of community evangelism. Methods and means must be determined as the work unfolds, but the stewardship of souls is to be recognized as our first objective. Whatever else Old First may accomplish, the glory will be departed from her unless the souls of men are born again at her altar. Therefore, as a first step in wholesome evangelism, we should at once abandon our system of 'family pews' and announce that all sittings are freely open to the public. Old First even now is called 'the people's church' and 'the people' have a right to occupy it.

"The third proposition, gentlemen, seems to have opened a wide field for discussion, which, for my part, I do not regret at all. The proposition is this—that First Church shall recognize its stewardship of social life in this ward by building a commodious club house, or parish house if you prefer the name, to be opened as a community center for all the people."

"Whose property would it be?" asked Mr. Gilbert sententiously. In a moment he regretted his question, for he knew what Locke's answer would be.

"If you mean 'Who would hold legal title?' Mr. Gilbert, the answer is simple—This Board, of course. But it is becoming rather familiar doctrine in our day, that legal title, or any other authority for holding property, means responsibility for stewardship and nothing more."

"I should like to ask our pastor just what he means by the term, 'community center'; for what purpose would such a building be used?" Dr. Janes asked the question with some anxiety and Locke answered him with quiet deference.

"It would be for this Board, rather than the pastor, to determine all questions of possession and use, yet I have rather clear ideas as to what ought to be expected from the social stewards of this community."

"We shall be glad to hear you, Dr. Locke," said the chairman.

"I would build a beautiful and commodious structure to be used seven days a week for the social and civic activities of the people. It should have a roomy auditorium, to be used for public lectures, music, entertainments, and should be furnished with a pipe organ always ready to sound forth the deeper notes of reverence and faith.

"There should be clubrooms and social rooms and a refreshment hall, a room for language study, and a quiet 'upper room,' always inviting and always open for prayer and conference. My own thought is that such a community house would become the natural center for the development of intelligent morality, high patriotism, and civic conscience. It would be broadly Christian and yet not in any sense a 'church.' If Old First undertook the enterprise, as a sacred stewardship of social life, I would expect to see such a community house develop into a familiar and homelike place where Christ mingles freely with the people, with men and women in their hours of leisure and with the laughing children."

There was a hush as Locke paused. Sanford Kennedy spoke with eagerness. "I believe you mentioned a fourth proposition, Dr. Locke."

"Yes, Mr. Kennedy, and it is this—that First Church shall recognize her larger stewardship of humanity by undertaking a definite and worthy part in the world-wide enterprise of Christian Missions. I have named this last, but in any true perspective of human need it must be recognized as first."

Richard Locke picked up his manuscript and opened it. But in another moment he thrust it into his pocket and spoke again with the intensity of conviction.

"No, gentlemen, I will not repeat what I have said. The thrill of human events is all about us. The call of the world is the command of Christ. I have tried to summarize our Centenary Program as it lies in my own thought—the least, as it seems to me, that any church can afford to undertake. But I would not presume to lay these propositions before you, nor the principles of Christian stewardship out of which they grow, were I not convinced that you are ready to sacrifice and serve in the name of the Master. There is a larger name than world-wide democracy: it is the kingdom of God."

For a moment after Locke had taken his seat no one spoke. Even the most captious of men are not inclined to talk when they stand in the presence of exalted duty, nor even of high daring. Then the chairman asked the question that has shipwrecked many a vessel on the rocks of parliamentary debate.

"Are there any further remarks?"

James Gilbert arose to his feet. "I need not assure Dr. Locke, nor this Board, that I am in sympathy with any forward movement that seems practicable. Nor do I care to discuss the several propositions that are now before us. I rise simply to ask the one question which it is my misfortune to be compelled to ask a good many times in the course of the day's business—How is it proposed to finance this ambitious program? Perhaps a banker may be forgiven if he advises caution in the present inflated condition of the financial world."

The chairman answered him: "I think it would be well to vote on these propositions, as the preachers say at Conference, *seriatim.* In that case the Board may find that Dr. Locke's first proposition is the key to all the others."

"Mr. Chairman."

"Yes, Mr. Addison, I am sure you are the man who can illuminate us."

William Addison was financial secretary of the Board. His books were accurate to a hair and his fondness for statistical research had given him the nickname, "Mr. Add-it-up." Locke smiled as he arose, for they had delved together, and Locke knew what he would say.

"I take it for granted, gentlemen, that if this Board accepts the first proposition we shall do so with the full and honorable purpose to lead the membership of Old First into the faith and practice of Christian stewardship. That means, of course, that we ourselves will not fall below the minimum of one tenth as an acknowledgment of God's ownership. With such leadership and example in the Board itself the rest of the church will not be slow to follow."

He took a folded sheet from his pocket and went on.

"You've called me 'Mr. Add-it-up,' but, gentlemen, addition is too slow for this proposition, it gets into multiplication at once. The income of Americans at the present time averages from six hundred to seven hundred dollars a year, and I need not remind you that Old First will run well beyond the average. Nevertheless, I'll cut it down to five hundred lest the chairman might think I'm overreaching the average income in the Board itelf."

Sanford Kennedy chuckled. "Well, five hundred a year would be a safe estimate for most of us. Go on, Mr. Addison."

"Our present church membership is one thousand two hundred and fifty-two, not including adherents nor out-of-town communicants. Without counting on a penny from general sources of income (which has averaged beyond two thousand dollars a year for the past three years), I figure that two out of three among our members will respond to the whole-hearted leadership of Dr. Locke and this Board. Surely that is a low estimate in these days of high thinking and high consecration. But I'll cut it down to one out of two just for the sake of figuring safe. You see, Mr. Gilbert has taught me to be cautious.

"Now, what have we?—one half of our membership tithing an average income of five hundred dollars a year and bringing the separated tenth into God's storehouse. You see at a glance that Old First reasonably can count on receipts exceeding thirty thousand dollars a year as against a present budget of $12,250—the highest in our history.

"The estimates that have been submitted for the proposed Parish House on Fourth Street call for an expenditure of one hundred thousand dollars. Very well. Let us do as any expanding manufacturing concern would do—set apart a sinking fund to provide for additional plant and power. Ten thousand dollars a year would take care of the Fourth Street building project and clean up the entire account, both principal and interest, in a reasonable term of years. That would leave twenty thousand dollars for our regular budget and make it possible for Old First at least to begin her task of community evangelism and world-wide missions."

William Addison folded the sheet again and turned toward Sanford Kennedy.

"Mr. Chairman, I have cut these figures until they bleed. I have done so in order to suggest what the acceptance of stewardship principles would mean even on a poor and meager basis. Therefore I may be permitted to add—that if some of the members of this Board, and some of the godly members of the church who are not members of the Board, should discover that five hundred dollars a year is less than their actual income, and if they should judge that thank-offerings, in addition to the tithe, would be a fitting return for God's watchcare through the years—then the budget I have suggested would be multiplied by three and the Parish House would be builded as a sacrifice of joy and thanksgiving."

As William Addison ceased speaking Dr. Janes rose slowly to his feet. His tall figure would have marked him in any company, but his distinguished bearing and his austere yet kindly face would have named him for what he was—an aristocrat of the old school.

"For more than forty years," he said, "I have sought to exercise the ministry of healing, and much of that service has been among the humble and poor of this city. It is my conviction that a suitable community house for their use will be a public benefit. This has been my judgment for many years, though I had not thought of it as the legitimate work of the church. However, I am not unfavorable to the idea that First

Church should undertake this, provided it does not interfere with our pastor's regular ministry upon the Sabbath, nor with our own church services.

"I confess myself at a loss to understand the bearing of Mr. Addison's remarks, but I desire at this time to announce my readiness to give the sum of ten thousand dollars (which I believe is the first subscription) toward the proposed Parish House. I may say that this gift is in some measure an expression of my gratitude that God has brought my daughter home to me."

The doctor held up his hand in deprecation of the applause that followed, then resumed his seat. The red blood leaped into Locke's face and he was conscious of the furious pumping of his heart. He was sure that Dr. Janes and all the rest of the Board must be observing his embarrassment, yet he knew that he must speak.

"If the noble generosity of Dr. Janes needed a single word to make it perfect, he has spoken that word himself in making his gift an expression of gratitude for the return of Miss Janes. Under these circumstances it seems ungracious for the pastor to challenge Dr. Janes' suggestion that his own generous gift is the first subscription toward the proposed Parish House. Nevertheless, it is my duty and my joy to report to you a subscription that has been planned for many months and that was formally announced two weeks ago to-night."

And then Locke told the story of "The Shiners"—how his work among the Italian boys had grown and prospered, how the boys themselves had offered their precious tithes for the work at Old First, and how

Rhodin Curtis, non-churchman and man of the world, had guaranteed a total of six thousand dollars on the boys' account.

The effect was electric. James Gilbert was on his feet in an instant.

"Mr. Chairman, I am not yet ready to subscribe to the principles of Christian stewardship which Dr. Locke so patiently and persistently has taught. I do not oppose the teaching, I simply have never yet observed the practice, and I hesitate to begin. Perhaps the banker's favorite word, 'conservative,' describes my case, perhaps a stronger and less euphonious word should be used.

"Be that as it may, Dr. Locke has stirred my heart, the more so as most of those boys have savings accounts at the City National Bank; and I have been shamed by Dr. Janes's magnificent offer in the presence of this Board. If Rhodin Curtis can afford to match the Club tithes, dollar for dollar, there's nothing left for me but to match them both, and to add a couple of thousand for good measure."

In the tense silence that followed, William Addison's level voice was heard reading from the notebook on his knee. " 'The Shiners,' three thousand dollars; Rhodin Curtis, three thousand dollars; Dr. Janes, ten thousand dollars; James Gilbert, fourteen thousand dollars. Total, thirty thousand dollars." But no one paid the least attention to him, for Sanford Kennedy was standing behind the chairman's table trying to control his voice as he addressed the Board.

"Brethren, I have been dull indeed! As a young man I used to pay my tithe. The joy of the Lord was with me and a tenth of my small salary seemed a meager sum for the wonderful work of the church. Then prosperity came and my subscriptions were greatly increased. The amounts actually given were so much larger than my former tithe that I considered it was no longer necessary to set apart that portion. I was caught in the net of the enemy even while I sat in the house of the Lord. And, brethren, until last week I never understood why it was that victory had gone out of my life."

Sanford Kennedy cleared his throat and went on.

"My dullness was that I always regarded 'the tithe' as a financial scheme for supporting the church. I did not recognize that it was my acknowledgment of God's personal dominion over all my property, and therefore over myself. I have been called generous, but I have never recognized the spiritual foundations on which property rests. For two weeks I have done some of the hardest thinking of my life. Last Friday, when I instructed our head bookkeeper to open a special trust account, and carry into it one tenth of all my holdings, it was like the falling of rain on dry and thirsty ground."

The chairman's face was shining. "Brethren, this isn't financing a Parish House—this is an excursion in the Land of Beulah! I cannot pay my debt to God, even after I have acknowledged it, but I can rejoice in his goodness! Brother Addison, take out your notebook and match me dollar for dollar against the field! It is a 'thank-offering' to God."

"Sixty thousand dollars, gentlemen!" came the level tones of William Addison. "I reckon the Board intends to walk off with this proposition without giving the rest of the church a chance!"

"It can't be done!" said Locke, eagerly. "Mrs. Heustis already has authorized me to say that she holds herself in readiness to support whatever Centenary program the Board decides to adopt, and that she desires the name of her husband to be associated with the Parish House as the donor of an equal amount with Sanford Kennedy, his lifelong friend."

"Caleb Heustis was God's prince!" The chairman spoke with deep feeling.

"Only ten thousand remaining," continued the financial secretary. "My advice, gentlemen, is to pick your shares while you have the opportunity, for one of the ten comes straight to me," and he wrote his own name with a look of intense satisfaction.

"I'm not able to pull in the same boat with these strong oarsmen," said Professor Darrow, rising to his feet. "They have lifted me by their open-handed generosity. But I must have some share in this matter. Will you accept the meager gift of five hundred dollars?"

"You can't afford it, George," exclaimed James Gilbert. "I know the struggle you're having with that mortgage! I've been shamed to-night, more than once, and yet something tells me that my shame will become my rejoicing. Perhaps this particular banker will have to recast his whole theory of money! In any case I ask the Board to let me assume the last ten thousand."

"I'll put you down for ten thousand all right, Mr. Gilbert," said William Addison, smiling, "but I'm already in on this, and you can't shut me out!"

"Nor me!"

"Nor me!"

A dozen voices joined in while Locke looked on stupefied with wonder.

"Where do we stand now, Mr. Addison?" asked Sanford Kennedy after five minutes of spontaneous pledging had covered two pages of the secretary's notebook. "I reckon a good margin will be safe on a proposition as big as Old First Centenary. We are getting things started so that the Church can come in on the main proposition."

"One hundred and twelve thousand, five hundred dollars," answered the secretary as he quickly footed the amounts.

Slowly the chairman turned toward the pastor. "Will that do for a starter, Dr. Locke?" he said. But Locke could not answer him.

"According to my reckoning," continued the chairman, addressing the Board, "we are about ready to vote on Dr. Locke's four resolutions. Are there any further remarks?"

"I'm ready to vote on that tithing proposition as a matter of economy," said James Gilbert, laughing. "At the rate I've been going this evening it will save me a deal of money."

"Mr. Chairman." Dr. Janes again had risen. "I am heartily in favor of all that is before us except the second resolution. But I cannot give my consent when Dr. Locke proposes to abandon our system of family pews and open our sittings indiscriminately to the public. Surely 'family religion' is to have some place among us. I say with all humility that our church is not the place for Italians, Portuguese, and every sort of immigrant who comes to this country for a living. They will be happier elsewhere, and we shall be better able to direct the spiritual life of our church if we go on as we are. Let us keep our beloved Old First as a sanctuary sacred to those dear ones by whose labors it was founded, sacred to the noble traditions of its past, sacred to God."

There was no response, and Dr. Janes went on with a note of petulance in his voice.

"I approve heartily, as I think I have demonstrated, the plan for a Parish House; we are to help the poor and unfortunate as we have opportunity. But I cannot consent that my own family reservation shall be occupied by strangers. On several occasions I have found young Italians in my pew, and a week ago my daughter was compelled to sit during the entire service by the side of two Italian recruits, one of them that young shoe-shining promoter, Tony Carrari."

"I reckon Miss Elizabeth didn't mind it," said the chairman, smiling. Locke was in deep distress. The doctor answered with dignity.

"That is quite beside the point, Mr. Kennedy. We send missionaries as we build mission houses, to do good among the backward and fallen classes. But we do not invite them to our homes and we do not make them our social equals. Surely, the people can attend First Church services and find ample accommodation in the free pews and the galleries."

"Will Dr. Janes vote against the resolution because he thinks a brave American soldier is unfit to sit beside his own missionary daughter?" William Addison's level voice brought a flush to the proud face of the doctor. But before he could reply Richard Locke was on his feet.

"Brethren, hear me! It hardly was considerate of me to introduce that second resolution in such a way as to force an innovation upon our honored pewholders. If the resolution is approved let it be with the proviso that all pewholders who desire it shall retain their present sittings. Old First hospitality must be of grace and not of compulsion."

"I thank Dr. Locke for his consideration, and, with that understanding, I am entirely ready to support the resolution."

Dr. Janes inclined his head graciously, but Locke had turned away his face and did not see him. He had a stinging sense of self-condemnation. Had he compromised his own conscience to save Elizabeth's father from embarrassment? Sanford Kennedy's kindly voice was heartening and gave him back his poise.

"We shall lose nothing by patience, my brethren, and consideration is more precious than machinery. Hospitality comes from fellowship and not by statute. Old First will win the people by the genuineness of our desire and not by any Centenary resolution."

With these generous words from the chairman, the one unhappy incident of the meeting was turned aside. If Dr. Janes was somewhat formal in his views, no one could be more gentle in his ministry. His skill and his boundless charities were known throughout the city. The four Centenary resolutions were passed with a ringing vote, and a building committee was appointed that very night to prepare plans and specifications.

After the meeting had adjourned, Richard Locke sat late in his study. The Centenary was succeeding beyond his largest expectations. He knew that the Spirit of God was moving among the people, and he was reverently glad that in some degree he had been able to interpret the divine plan. Yet a heaviness rested upon him that he could not shake off. And he was disquieted by Dr. Janes's parting words—

"Come often, Dr. Locke, and see us; we shall be lonely now that Frank is gone."

CHAPTER XVII

THEY THAT WILL BE RICH

THE summer of 1918 saw the breaking of Germany. Until the middle of June the thrust toward Paris was full of dread. The "miracle gun" that flung death from the forest of St. Gobain, seventy-five miles across the countryside, did more than slay a few worshipers at church, it brought apprehension amounting to dismay. The help promised from America would arrive too late!

But after the middle of May it was evident that the German advance was slowing down; June saw it positively checked. Then came the electrifying news from Chateau Thierry and the assurance from Washington that American troops, at the rate of a quarter of a million every thirty days, actually were landing on the shores of France. The unity of the allied War Council became apparent when the ugly enemy salient between Soissons and Rheims began to straighten and the British drive north of the Somme pushed relentlessly forward. Marshal Foch was engineering every move from Dixmude to the Alps.

But news from France was meager. Captain Frank Janes sent brief letters to his sister that told of hard work and growing responsibility. "We're somewhere back of the front," he wrote toward the middle of August, "practicing every move of the game, from sentry duty to following a make-believe barrage. It's exciting enough to be interesting, and there's good prospect that we'll see real sport—before Christmas."

When Elizabeth sent the letter to Mrs. Heustis, Rose Copley listened to the reading of it with forced quietness. But when gentle Mrs. Heustis found Rose sobbing in her bedroom the mother heart quickly understood.

"Cry it all out, dear," she said; "it will make you feel better."

"You mustn't b-breathe a word," Rose choked, hiding her face in Mrs. Heustis' neck, "especially n-not to Elizabeth!"

"Not a word, child; I understand perfectly; and I believe it will come out all right—I know it will!" and she patted her affectionately.

Rose could not have told why she sang all the rest of the day, for the fear of wounds and death lay on her heavily.

Tony Carrari's letters to the "Shiners" were works of art. Richard Locke read every one of them and laughed for gladness—especially when McRae wrote, "They're a new order of saints, Dickens, husky and red-blooded, yet sworn defenders of Jesus Christ; they're the kind of fellows that will transform the church from a society of piffle into an expeditionary force—that is, if the church can hold them!"

And Locke sent back a hot rejoinder: "I don't expect the church to hold them; they, and red-blooded men like them, will hold the church!"

Elizabeth spent most of the summer in New England. Her father said she "might as well have remained in India as to spend the heated term in the city." But Elizabeth insisted that she had come home to be with her father and she had no intention of leaving him. So they compromised on six weeks together in the White Mountains.

Locke had a sense of relief when Doctor Janes and Elizabeth had gone. He could not well evade the doctor's frequent invitations to "call and talk over the plans for the Parish," and yet a call at Dr. Janes's was playing with fire. So he plunged headlong into the summer's work, grateful every day that the hours were crowded.

One thing it is needful to record: Locke was kind to Rose Copley; he was even gentle. He could not but observe that her naturally gay and animated manner had become reserved, almost pensive, and he hated himself for the grievous injury that he had caused. He was resolved that he would make her an honorable offer of marriage; it was his only possible reparation. He esteemed and admired her; he believed that he would come to love her—besides, the word once spoken would bring quiet to his own turbulent spirit.

And yet the summer passed and the word was not spoken. With the instinct of every pure-minded man, Locke could not offer marriage where he did not offer love. And he hated himself the more because of it.

But the torture through which Locke was passing became almost unendurable when he discovered that Rhodin Curtis was slipping away from him. He began to recognize the change soon after their return from camp, an air of indifference that Rhodin never had shown during the three years of their friendship.

What wounded Locke particularly was his casual attitude toward the Centenary plans that had been adopted.

"I suppose I'm in for three thousand dollars, and as much again if those kids fall down on me—which no doubt they will!"

The unsympathetic words were spoken at the bank, the day following the Board meeting. Locke had stopped at Rhodin's desk to tell him the good news. He felt the chill in Rhodin's voice, but put it down to his familiar habit of raillery.

"It was your subscription, Rho, that started the ball to rolling."

"Yes, Gilbert told me that I crowded the highbrow doctor out of his favorite stunt of pushing to the front of the stage."

Locke flushed. He knew and regretted Dr. Janes's one weakness, his family pride, but it angered him to have Elizabeth's father flaunted with rude speech. Rhodin often used picturesque slang, but never before had there been a sting to it. Locke did not answer him.

"You see, I can't run with your church crowd any more than a coyote can run with a pack of deer hounds. I wonder that your elect Board was willing to accept the unbaptized dollars of a worldling."

"I hope you do not regret your generous offer, Rho," said Locke, with quietness. He was too hurt to conceal the pain he felt.

"No, no!—I'll redeem that pledge to the last dollar—unless I'm bankrupt when you call for it," and Rhodin held out his hand in half apology.

Locke tried to put the incident from his mind, but it remained with him. It troubled him so greatly that he called at the bank, after a day or two, for no other purpose than to wave his hand toward Rhodin in a cheery salute. But the cashier was not at his desk. On inquiry Locke learned that he would be gone for ten days.

"A trip to New York," said Brooks, assistant cashier.

A fortnight later Locke was passing the bank just as Curtis drove up in his car. He was dressed in a jaunty suit of light summer fabric, very different from the quiet gray that he usually wore. An expensive Panama hat was perched on the back of his head.

"Hello, Locke," he called out as he drew into the curb. "Have you got the roof on your new clubhouse yet?" The voice was easy and familiar, but there was a flippancy of manner that jarred. Intimacy becomes an offense when it does not rest on genuine respect and affection. But Locke overlooked Rhodin's altered manner and greeted him cordially.

"I hope you had a successful trip, Rho?" he said.

"Great!" he answered. "Did a good stroke of business for the bank, and, incidentally, pulled down a thousand or two for yours truly. 'Coördinated Copper' took a turn the first day I was in New York and I had sense enough to unload for fourteen thousand. I covered those lost margins of mine and walked out of the game about eighteen hundred to the good."

"I'm glad of that; now I suppose you'll let 'war brides' severely alone."

"Not on your life, Locke!" The intimate "Dick," to which Richard Locke had grown accustomed, was hearty and frank; it always had come with the genuineness of a boy's friendship. But the familiar use of his surname grated on his ears unpleasantly.

"Not on your life!" he repeated. "I put that roll into Mexican Petroleum, and if I don't turn the trick this time you may put me down for a lobster! This is my second stake on 'Mex. Pete'—that's what they call it in Wall Street—and the market creeps steadily upward. I guess that 'Shiners' subscription of mine must be my mascot!—gives me an interest in the 'Shiners'' prayers, eh, Locke?"

Rhodin passed into the bank laughing and Locke walked toward the church with mingled feelings of anger, chagrin, and sorrow. But when Rose Copley met him at the tower door to tell him that "Leetla Jeem's" mother had died during the night, pity and grief were all his heart could hold for poor Rho Curtis!

It was a grain of comfort, when he told Rhodin of Jeemy's desolation, that Rhodin's eyes filled. "Make the best arrangement for the little fellow that you can, Dick, and count on me for the expense," he said.

At about half past ten on Saturday morning, August 31, a messenger from King and Kennedy called at the City National Bank and handed Rhodin Curtis the following letter.

August 31, 1918

Rhodin Curtis, Esq.
Cashier The City National Bank.

DEAR SIR:

With reference to our note for ninety days, due to-day, I am disappointed that our London correspondents have not yet sent us certain remittances, as expected. I am inclined to think the delay is due to irregularity in the mail service, though it is quite possible that the London house may require further time for adjustment. The security is abundant, as you know.

Under the circumstances we shall find it necessary to avail ourselves of your offer of extension for part of our note. I am therefore handing you New York Exchange for $65,000, part payment.

Please make an extension of sixty days for the remaining $20,000 and charge the discount against our account.

Yours truly,
(For King and Kennedy)
SANFORD KENNEDY,
President.

Rhodin pressed a button at the side of his desk.

"Luther, ask Mr. Jarvis to send me King and Kennedy's note, dated June 1st." The note was laid on his desk and he indorsed it as follows:

$65,000 paid on maturity hereof; $20,000 extended for sixty days from August 31, 1918. Discount, $200, charged to King & Kennedy a/c.

R. C.

Then he handed the messenger the bank's formal receipt for $65,000 and dismissed him with a pleasant nod.

On the second delivery a letter was placed in his hands, marked "Personal." He let it lie until he had cleaned up the day's work. Then he opened it. It was from Passmore, cashier of Rockway and Company, and was as follows:

NEW YORK, August 29, 1918.

MY DEAR CURTIS:

I am sending you statement of Mex Pete, as requested, showing status of your 1,000 shares purchased May 28, and 700 shares purchased June 18. The statement, as you note, includes our commission, interest charges to date, and war tax. The firm is ready to make the sale for you, as you suggest. In that case, at present market price of 102, we will send you our check, for $49,512.50, which will cover the margins advanced by you and give you a tidy profit of $15,512.50 on the investment.

But I strongly advise you to hold what you have and buy more. The market has advanced ten points in ninety days. It cannot drop from present figures unless the Germans recover their waning strength. German propaganda is active on 'change. The effect of it is seen in a determined effort to depress Mex Pete and other war stocks. But it can't be done. The Allies are going to win! If you believe it, hold what you have and buy.

You've already got a good thing. If you'll leave your profit where it is, and send us another $20,000 to keep it company, we can buy 1,800 more shares for you, making 3,500 in all, and there's nothing under heaven to prevent you cleaning up a quarter of a million—nothing except the defeat of Uncle Sam and the Allies. Mex Pete will be soaring inside a month, and you can make your pile within sixty days. There are nineteen different ways of securing a loan and they're all legitimate—when you've got a dead cinch!

Yours expecting,

E. H. Passmore.

P. S. Gilbert has just wired us to sell another block of Pennsylvania on his account and buy Mex Pete. He's got a long head—and I believe you have also.

E. H. P.

Monday, September 2, was Labor Day and the City National Bank did not open. On Tuesday, shortly after banking hours, Sanford Kennedy entered through a side door and stopped beside the cashier's desk. He was smiling.

"I suppose I've dropped two hundred dollars," he said.

"How's that, Mr. Kennedy?" answered Curtis.

"By renewing that balance for sixty days and paying the discount. The London remittance came this morning and is already deposited to our account."

"If it will be any accommodation, Mr. Kennedy, the bank will be glad to cancel the twenty thousand renewal—though it will cost you ten dollars for the three days it has run since Saturday. You see we'll have to gouge you a bit!"

"That's all right, Rhody, and I'm lucky to get off at that! If you'll give me a check I'll fix the matter right now."

"Very good, Mr. Kennedy," and he handed him a blank check. "I'll make out a credit slip for one hundred and ninety dollars, to be returned to your account. That will take care of the balance of discount already paid, and will close the transaction. I'm glad we could give you the accommodation."

"It was a genuine service, Mr. Curtis, and another illustration of what the public is likely to forget—that constructive finance is necessary to the winning of the war, no less than machine guns."

Sanford Kennedy filled in the check while he was speaking. Then he handed it to Rhodin.

"I'll send you the canceled note, Mr. Kennedy; it's too late to get it out of the vault to-day."

"You needn't bother about it on my account, Rhody. I never keep canceled bank-paper. I've no use for a peach-stone after I've eaten the peach."

"You're out of date for a chemist, Mr. Kennedy; the Germans have shown us that poison gas from old peach stones is rather a desperate business!" Rhodin laughed and glanced at the check that Mr. Kennedy had just handed him. Then he looked up quickly.

"You've made this check payable to me, Mr. Kennedy."

Kennedy looked at it. "That's so! Well, it's only another illustration of Dr. Locke's last sermon. Why don't we ever see you at church, Rhody?"

"O, I'm going to surprise you all one of these days—after I make my pile! What did Locke preach about?"

" 'The Unconscious Influence of Association.' You see I was talking to you while I was writing the check!" and Sanford Kennedy laughed heartily. "But I won't change it now," he added. "Just indorse it and turn it in. I'd rather like your name on the back of that slip of paper."

"All right, Mr. Kennedy; I'll hand you a receipt for the amount," and Rhodin laid the check on his desk.

The first of the month and a holiday coming together held the cashier until after five o'clock. Clara was not at home and Rhodin was in no hurry to leave his desk. He took out Passmore's letter and read it again—down to the last line:—"There are nineteen different ways of securing a loan and they're all legitimate—when you've got a dead cinch!"

"The fool! There are nineteen hundred ways when you can put up the collateral!" He straightened the loose papers on his desk and pinned Mr. Kennedy's credit slip and check together, ready to pass over to the note teller the following morning. As he did so he glanced at the check again, then thrust it underneath a glass paper-weight as though it had burned him.

He drove out Park Road, but did not stop at his own house. He continued at high speed straight into the country. Once he looked behind him nervously. He was trying to get away from the fierce thing that had leaped at him as he closed his desk.

The whole thing was so stupidly simple!—and that was the fierceness of it. The bank records were in perfect order, Mr. Kennedy's letter requesting a renewal was on file, the renewed note was in the vault, the discount for sixty days had been paid. All he needed to do was to—do nothing. "There are nineteen different ways of securing a loan and they're all legitimate —when you've got a dead cinch!" He could see the check under the glass paper-weight and he increased his speed.

At half past six he drove up in front of the Hamilton House. Richard Locke was standing on the steps. He hailed him.

"You're just the man I want, Rho! Our Building Committee are taking dinner together to-night and deciding plans at the same time. We want your judgment on a clubroom for the 'Shiners.' "

"Who are the committee?"

"Kennedy, Gilbert, and Addison."

"All right; I'll sit with you. That was the one reason I went into it at first, to provide a decent place for the boys."

"We all know it, Rho, and the committee will be glad for your help."

But at table the American drive southeast of Soissons was the all-absorbing theme; it was difficult to speak of anything else.

"I tell you, Kennedy, the fighting will be over by Christmas," said James Gilbert, with emphasis. "The surest proof of it is the falling to pieces of the Berlin stock market and the steady rise of securities in London, Paris, and New York, especially war stocks."

"Take 'Mexican Petroleum' for instance," he continued. "I picked up a little of that stock a few months ago and I've studied it rather closely. Mex Pete (that's the pet name for it in Wall Street) has moved up twenty-three points in nine months in spite of a heavy combination against it. In my judgment it's just ready for a sensational leap. I don't get my war news from the front pages of the newspapers. New York Stock reports are more trustworthy as to actual conditions than the reports of the war correspondents at the front. I tell you the money market is a spiritual barometer for any nation. It lets you know the inside facts."

Rhodin was watching him closely through narrowing lids. "Then I suppose your advice could be put in the words of the Good Book: 'Go, sell whatsoever thou hast'—and buy Mex Pete."

The banker laughed: "Well, that's putting it a little strong, but I'll say this much: It's a good time for a wide-awake boy to look through all the old teapots in the house and collect every odd coin that he can find."

"But what if already he has ransacked the house from attic to cellar?"

"Then, Rhody, maybe his absent-minded old uncle might leave fifty cents on the washstand," said Kennedy, grimly; "he could borrow that." The merchant frowned angrily and turned toward the banker. The fact is, Gilbert, I don't like this business of speculating in stock!"

During the above conversation Richard Locke had become aware of the subdued excitement in Rhodin's manner. He knew the strong pull that had been drawing Rhodin farther and farther into financial speculation, and he resented this new evidence that some of his own church leaders were making it harder for him to resist. He did not dream that already Rhodin was caught in the undertow, but he knew that his friend needed help from the church and not hindrance.

"Come on, men," he said, impatiently, "let's get busy on these plans."

Rhodin Curtis sat late that night in the hotel lobby. He did not care to go home—not yet. "If the devil is fishing for me," he laughed sardonically, "the saints surely are cutting bait for him."

Then his jaw set and he thought it through. He was no child, and he was not the devil's tool! It was a straight loan that he had in mind, nothing else. It was irregular, but there was absolute security for Sanford Kennedy, "his absent-minded old uncle." He smiled at this.

As to the method of it, the regular routine of bank business would take care of the whole matter. The check, indorsed by Rhodin, would be returned to King and Kennedy in regular course. That it had been used for the purchase of a New York draft was the cashier's official business and not even open to remark. Such drafts were purchased by the bank's clients every day. The bank cash would not be disturbed because the twenty thousand would not be charged against it. The credit of one hundred and ninety dollars, due Mr. Kennedy, Rhodin of course would pay; it was his own legitimate discount on the loan. The extended note, safe in the vault, would not be disturbed for nearly sixty days. When it became due on the first of November he would take care of it.

There was but one chance of failure—the remote yet human possibility of his own serious sickness, or possible death, during the next sixty days. As a matter of business precaution, as well as of personal honor, this must be taken into the account. With characteristic directness he sat down at one of the correspondence tables and wrote as follows:

Hotel Hamilton,
September 3, 1918.

Dear Mr. Kennedy:

With reference to our conversation at the dinner table this evening I am borrowing your twenty thousand for the balance of the sixty day period. Your personal check is surely opportune, though my use of it as a personal loan is rather irregular. However, you will never know about it—unless my unforeseen death (which God forbid!) should put this letter into your hands. In that case I have protected the loan. I am taking out a short-period insurance policy for $20,000 indorsed by me and payable to yourself. I will obtain the policy to-morrow and will place it with this letter in my safety deposit box at the bank.

Yours truly,
Rhodin Curtis.

The next morning Rhodin wired his New York broker, "Buy as per your proposition August 29. Remittance by mail."

CHAPTER XVIII

THE COMING OF AN AMBASSADOR

THE intimacy between Clara Curtis and Elizabeth seemed to have lessened during the summer. Their friendship was unbroken, but the spontaneous flow of it had been interrupted. The afternoon at Elizabeth's home, when John Roberts had ridden roughshod over Clara's self-complacency, had been humiliating to her pride. That the offense was utterly unconscious had not lessened but rather increased the poignancy of it.

But more disturbing than her sense of personal humiliation was the intellectual awakening that had come to her. She resented the clear shining that revealed the tawdry and pagan thing which she had called "Reality." And yet her inborn honesty would not let her dissemble the truth—the great-souled missionary had had no thought of attacking her chosen faith; he had been telling her the heart of Hinduism, and that at her own request.

It was not John Roberts nor Richard Locke nor Elizabeth Janes who had forced the truth upon her; she had herself peered into the pool of paganism and had seen "Reality" leering at her from the murky depths of it. Nevertheless, with the unyielding obstinacy of human pride she turned a deaf ear to the gentle remonstrance of her higher and nobler self. "If

'Reality' is the heart of Hinduism," she said, "then so much the better for Hinduism and so much the worse for the missionaries."

But Clara Curtis could not coerce her own mind, though she tried with set determination. She read "Reality" booklets with Mrs. Kave Rogers and became angry at herself because they seemed to her shallow and unmeaning. She hated John Roberts for disturbing the tranquil dream in which life had been so placid, so serenely indifferent to the ugly shadows of sickness, sin, and war. In midsummer Rhodin saw that her spirits drooped and insisted that she should go to the seashore with Mrs. Heustis and little Arthur.

"Only sinners like me are entitled to be out of sorts," he said, jestingly. But Clara knew that he meant it, and it irritated her that she had lost her poise in the presence of her husband.

Toward the end of the first week in September Richard Locke learned of Clara's return, and he did not delay to call at Rhodin's home on Park Road. John Roberts was announced to speak at Old First on the following Sunday, and he laughingly reminded her how they jointly had persuaded the missionary at the beginning of the summer.

But Clara pleaded the weariness of her long journey and responded coldly to Locke's invitation to be at the service. Perhaps his refusal to urge her showed wisdom, for Clara felt that she had not been perfectly courteous. Moreover, she had a desire, which she would not admit to herself, to hear a man who could uncover the hidden springs of "Reality." She decided to go. On Sunday morning as Richard Locke glanced over the congregation he saw her sitting beside Elizabeth in Dr. Janes's pew. Rhodin was with her.

"That was the most wonderful hour in our history," said Sanford Kennedy. He was standing with Mrs. Heustis in the tower doorway after the service.

"And the saddest!" she answered, while the tears stood in her eyes.

"But do you think Dr. Locke will leave us, Mrs. Heustis?"

"I'm sure of it. I felt that God's hand was upon him during Mr. Roberts's closing appeal."

"Well, it's plain that Locke himself doesn't realize it. He told me Roberts was mistaken in thinking that ever he would go to India—although one would judge that India ought to have a peculiar attraction for him," and Mr. Kennedy smiled knowingly.

"There are some things, Mr. Kennedy, which seem to be foreordained," and Mrs. Heustis laughed softly as she beckoned to Rose Copley and moved toward her limousine.

"If Locke leaves us I'll be justified in canceling my subscription to the Centenary!" fumed Gilbert as he and William Addison walked down Main Street together.

"Dr. Locke has been a great leader for Old First, Mr. Gilbert, but our Centenary is bigger than any man—and bigger than any church."

And it all came about because a plain man from the Punjab stood up and talked.

"You mustn't expect me to 'preach,' my friends," is the way John Roberts began that memorable sermon. "Missionaries do not 'preach.' They are at work down at the mudsills of human thinking. They gather a little group about them and talk—that's all, just talk. So if you will let me think of you as a group of Punjabi Christians, gathered under a *nim* tree at the edge of the village, and will let me talk to you in the simple language of the untaught multitudes, I think we shall get on.

"Your pastor has asked me to speak of the inner meanings of paganism. It is a fascinating theme, but I do not want you to think of paganism as the curious belief of people living in the Orient. I want you to realize that the cruel and flinty heart of it is near you, nearer than you think. Therefore let me begin by talking about something that lies close to Old First Centenary—this": John Roberts held up a piece of money.

A fleeting smile passed over the congregation. James Gilbert gave close attention. Rhodin frowned. As for Clara she was quietly amused—the missionary had given fair warning of the inevitable "collection" that was to follow. She had expected him to speak of the mystic *Brahm* and *Maya*, and here he was making a financial plea at the very beginning of his address. Why were missionaries always tiresome!

Richard Locke plainly was piqued. It had not been his intention to ask the congregation for a missionary offering at this time. It would have been better had he warned Roberts to avoid all reference to money. But what was it that Roberts was saying? Locke listened.

The missionary was walking confidently among the foundations of the Christian faith, foundations that Locke had been building on but never had really examined. And yet they were so obvious—so broadly human—so masterfully divine!

"What is money?" John Roberts still held the coin before the people as unconcernedly as though he were holding up a copper pice among a group of upper Ganges villagers. A smile was lurking in the caverns of his eyes.

"Perhaps you think that money is the precise thing the missionary intends to ask for at the close of his address. Let me inform you at once that he intends to do no such thing. Too many an audience has been cajoled into giving their money when they ought to have been giving their thought. And that is all I shall ask of you,—your thought. But I should warn you in advance that if you give your thought to the meaning and mystery of money, you will be taken captive to the mind of God himself. Henceforward you will be masters neither of your money nor yourselves."

The stooping shoulders suddenly straightened and Old First became aware that an ambassador of the Most High was among them.

"It is curious, this fugitive thing that we call money," he continued. "Men will work for it, wait for it, lie for it, pray for it—and yet when they get it they do not want it, and as soon as possible they will get rid of it. They will exchange it for something else, something presumably that they do want.

"It is perfectly obvious that men will seek after money because money is a convenent medium to be exchanged for food and shelter and clothing. The millions of earth have no other use for it. But forward-looking men in all the world know this—that money is the measurement of property, and property, whether great or small, means *power*. What I hold in my hand is more than a silver coin; it is a spiritual press button. Men touch the miracle that we call money and cities rise, commerce moves, families are formed. Money means the releasing of power, and"—here John Roberts leaned across the pulpit and the words went through the congregation—" 'God hath spoken once, twice have I heard this, that *power belongeth unto God.*' "

As the preacher repeated the words of Holy Scripture it was as though a Majestic Presence were revealed. The congregation was under a compulsion more potent than human speech.

"When the Scriptures speak of 'power,' and when thoughtful people use the word, it never is confused with inanimate 'force.' Force always is under the control of Power—it must be so, or else this universe is a whirling chaos. Power means personality. It signifies authority, right, dominion. 'All power is given unto me,' said Jesus. What he meant was that all authority, all rightful dominion is now vested in him. And this is why a Christian recognizes that property, that prolific source of human power, must be under the dominion of God himself."

And then the preacher reminded them of the historic unfolding of our common law regarding property—facts which they knew but had forgotten, or, worse, had neglected to weave into the daily fabric of life. Why did Christian men continually speak of property as their own? The law gave them the right to do so. Certainly—but whence had the law come?

" 'The fall of the Roman empire!'—there never was such an event!" exclaimed the preacher. "Rome lives to-day in that massive system of law and equity that has been embodied in our jurisprudence, our statutes, and our courts of justice."

And whence had it all come, this stupendous instrument called the law, which gives a man the right to speak of property as his own? Had it not come from the pagan philosophy of the Roman lawyer? Had it not been builded upon that foundation of all Roman thinking—the law of Nature?

John Roberts leaned toward the congregation as ofttimes he had bended over a group of Punjabi villagers—it was the same yearning human love.

"Do you not understand, my friends, why I said that the heart of paganism is nearer you, nearer all of us, than we are accustomed to consider? Whenever a man says or thinks—this house, this farm, this property is mine, he shuts away the personal and living God and makes property a human institution. He vaunts himself as paganism hath ever done, and says, 'Power belongeth unto *man*.'

"There is but one nation, among all the nations of earth, that has recognized the personal dominion of God in its laws and statutes relating to property. Here is the exalted meaning of the tithe in Israel. Every ancient nation was accustomed to tithe-paying, but in Israel the glory of it was this: the tithe could not be dedicated by a vow. Why? It was dedicated already. It was the acknowledgment of Jehovah's personal dominion over property. 'The tenth shall be holy unto the Lord.' "

For the first and only time the preacher blazed.

"Do I mean, therefore, that God is a Person, with all the limitations that we associate with human personality? No, not that, but this: that we ourselves are clothed upon with personality so majestic, so divine, that we shall not know the depth of it nor the reach of it until we find the mystery of it in God himself."

The preacher paused. The glow disappeared from his face. The stoop returned to his shoulders and the burden of half the world seemed pressing down upon him.

"My friends, I know not why I have been moved to bring this message to you to-day—unless it is that the whole Church of Christ is beginning to seek after the old paths. The Centenary program of Old First makes me know that already the secret of the Lord is with you and pagan conceptions of ownership are loosed from you, if not entirely destroyed. But my soul to-day lies under the shadow of another hemisphere, where property is a pagan conception, not only, but where paganism itself is a cruel and present fact. Divine personality is wholly obscured and human personality has become a dwarfed and misshapen thing.

"They need you, my friends, with a desperate and pathetic need. A thousand strong arms will lift the shadowed lives of this city, but is there no hand to reach out to blind and groping spirits where the light itself is as darkness? Money is not my quest to-day. Money means the release of power, but it is not the power. Property is the token of personality, but it is not personality. I plead to-day for the choicest gift that Old First can offer, the gift of life itself.

"Is there a voice among you that reaches far and speaks with authority?—is there a mind here that can think true and think through?—is there a heart that throbs in sympathy with the heart-beat of humanity?—*that* is the gift I am seeking to-day.

"For him who was rich yet for our sakes became poor—for Him I ask your choicest and your best."

As John Roberts leaned over the pulpit in one passionate appeal, Locke turned his fascinated gaze toward the congregation and found himself looking into the startled eyes of Elizabeth Janes. He went through the concluding hymn and benediction as a man walking in a dream.

Ten minutes afterward he stood in his study beside the tall stooping form of the missionary. He was tense with stillness. There was no need for question nor explanation. Both men understood. Without waiting a moment Roberts strode to the side of the room where a wall map of the world hung between the windows.

"Richard Locke," he said, "cast your eye across this map and tell me where the full investment of a life will yield largest returns for humanity—here?"—he spread his left hand across America—"or here?" and with a slow motion of his right he swept across the Near East, then India, then Eastern Asia.

"Surely, it is an axiom of missions that the homeland must be made Christian if ever we are to Christianize the world." Locke spoke with sharpness as though he were making a defense.

"The homeland *is* Christian, sir! I speak in large human terms and not in terms of ecclesiastical parties nor church shibboleths. This war has proved that the great heart of America beats true. God, prayer, immortality, honor, pity, liberality—Christ's gospel of human brotherhood is in the heart of the American people. I am using words with perfect appropriateness when I speak of 'American Christianity.' It is not a full expression of Christianity, certainly not a final one, but it is the most commanding expression that the centuries have seen. Is this not true, sir?"

"In the large I must agree with you."

"Certainly, 'in the large,' for there is no other way to judge of social emancipation, nor world movement. But how shall this modern expression of Christianity reach the depressed multitudes of earth unless strong leaders of the church go to them, as Paul went to Ephesus, and Corinth, and Rome? Weaklings cannot carry Christ's message."

Locke did not answer him, but stood with his eyes moodily fixed upon the map. Slowly the missionary turned his head and looked at him.

"For the next fifty years, the most fruitful field for Christianity in all the world will be right here"—John Roberts laid his hand upon the united Provinces of India and the Punjab—"and here is the city where I would place you, Dr. Locke, to carry out in magnificent completeness the identical program which you have inaugurated at Old First"—and he placed his index finger upon the city of Lahore.

"Have you not noted how northwest India has been the open gateway to the East, the lure of all the conquerors of old—Darius, Alexander, Saladin? And do you not recognize what has transpired within the last few months? The war means a reconstructed Europe, but to the missionary nothing is so vital as this—that Anglo-Saxon supremacy is insured from the Bosporus to Baluchistan, and throughout the regions of Mesopotamia. For the first time in all the centuries there will be religious freedom from the headwaters of the Ganges and the Five Rivers to the Mediterranean Sea.

"If you will recall that, while military conquest in the past has pressed from the Mediterranean eastward and southward toward the Punjab, yet the movement of religion and philosophy always has been westward and northward from the Punjab toward the Mediterranean, then you will grasp the meaning of the India mass movement toward Christianity. The Christianizing of races and communities must be a spiritual unfolding from within. Long years before proud Brahmanism shall bend its neck Indian Christianity will conquer Islam. Remember that one third of the Mohammedan population of the world is in India. Remember that in all the world the only vital contact between Mohammedan communities and spiritually transformed Christian communities is in the villages and cities of India, where Christian churches are multiplying with amazing swiftness. Remember, finally, that the fall of Turkey and the suzerainty of Great Britain in Southwestern Asia mean the removal of iron despotism and the restoration of free human movement. As in all past centuries, so once again, Persia and

Mesopotamia will yield to the pervasive mysticism of India.

"A powerful Christian movement in the plains of the Punjab will thrill the heart of India herself, and then push westward along the motor nerves of trade and pilgrimage. The Christian gentleness of India will break in pieces the hard crust of the Mohammedan world. Already the Punjab pulses with Christian testimony. Already Lahore is the meeting place of Christianity and Islam. I do not ask you to enter upon an unsafe experiment. I summon you to invest your brain and heart where high leadership already has prepared the way. Ten thousand strong men will care for the American churches. I ask you to join hands with the few who are pouring out their life for the redemption of one half the human race in Asia."

Roberts suddenly ceased.

"Do not think I come to you on my sole responsibility. I bear to you this greeting from the Board of Foreign Missions," and he handed him a letter. It was a formal call dated within a week, asking him to accept appointment as an India missionary in the Punjab, and making John Roberts the bearer of the message.

Locke was deeply stirred. "Have you spoken of this to others?" he asked, bluntly.

"I have, to the secretary of the Board and to the India Committee," replied Roberts.

"Certainly, but have you mentioned the matter here so that the—so that anyone would be aware of the invitation of the Board?"

"I have written to Miss Janes as one keenly interested in all that touches our beloved India." Roberts turned from him and began studying the titles of the volumes in the case next the window.

A slow red covered Locke's face. He recalled his first vivid impression that afternoon in May when Elizabeth had introduced them. "*Our* beloved India"—he could not doubt it now! And he was glad for it, down under his suffocating sense of loss, honestly, honorably glad for it. But this call to India—it almost seemed a united invitation from Elizabeth—and another! Dare he plunge into such waters of bitterness? And yet, dare he turn from high counsel for any pain or suffering that he should bear? Which way did duty lie? He took two quick steps and held out his hand.

"I thank you for your confidence, Roberts, but I dare not answer you to-day."

"The Board will wait your reply until November. I think I know what your answer will be, and from my heart I am grateful for the joy that will be yours."

The look in Roberts's eyes was inexpressibly sweet and tender. Locke could not fathom it. Not until years afterward did he understand it.

Rhodin Curtis and Clara hardly exchanged a word until they drew up at their own home in Park Road. Then, as the purr of the motor ceased, Rhodin turned toward her.

"Well, Clara, I'm about ready for your 'Reality,' if you'll introduce me. There's nothing for me at Old First!"

But Clara looked straight ahead.

CHAPTER XIX

TIDINGS FROM SAINT MIHIEL

IN straightening the Rheims-Soissons salient, during the late summer, French and American divisions were in constant cooperation. But in the advance east and south of Verdun, Marshal Foch deemed it wise strategy to give General Pershing a free hand. The smashing drive of the middle of September was an all-American operation. Not only was the Saint Mihiel salient obliterated, but the line was pushed backward until the demoralized Germans were compelled to find safety within the fortified area of Metz itself. American shells already were bursting inside the German Fatherland.

And then their friends at home learned that the seventh division was in action. Frank Janes, Craig McRae, the "Shiners"—all were in the midst of the fighting. Shrapnel and machine guns were sure to search out some of them. The casualty lists in the newspapers became a nightmare.

On the 20th of September the telegram came. Elizabeth received the yellow envelope at the door and took it to her father unopened. The straight standing doctor had been the strength of hundreds in their hours of trial, but now his own hour was come. His hand trembled as he broke the seal. They read the message together:

"*I regret to inform you that your son, Captain*

Frank Janes, was wounded in action during the fighting at St. Mihiel 16th instant." It was signed by the adjutant of the regiment.

"Thank God, father!" said Elizabeth, gratefully.

Dr. Janes looked at her. "I know what you mean, my daughter, and I pray it may be so. But the adjutant should have said more or he should have said much less. 'Wounded' may mean anything from a mere scratch to a serious or even fatal injury. Surely, there is some one in his regiment to whom we can cable—some one who will send us personal rather than official information."

"I am sure Chaplain McRae would tell us everything if we could get a message to him."

"The very man!—and Richard Locke will know exactly how to reach him. Can you see him, Elizabeth? I am just hurrying to the Berrymans'. Little Louise is worse. Dr. Locke always is in his study during the morning. Spare no expense."

"I will go at once, father," and Elizabeth ran up to her room with a strange mingling of anxiety and gladness.

At that moment Richard Locke was hanging up the receiver of his telephone—an urgent meeting of the executive committee of the Commercial Club was called immediately. It was a matter that concerned the public and he was desired to come at once.

"I hope to be back within an hour," he told Miss Copley as he passed through the church office.

When he entered the secretary's room the other members of the committee already had gathered.

James Gilbert was in the chair. Rhodin Curtis sat near him. Four other men, representatives of large interests in the city, were grouped around the table. Sanford Kennedy was one of them. For the first time in the history of the club a minister was on the executive committee. Rhodin Curtis's characterization of Richard Locke, more than three years before, had been proved out: he was "a man's man."

"What's it all about?" he asked Rhodin in a low voice as he took his seat at the table.

"Lasher."

Rhodin's enigmatical reply was illuminated by the rapid-fire questions: Lasher, treasurer of the club, had absconded with a part of the club building fund.

"It's fortunate we had the bulk of it tied up in municipal bonds," said Milman, representative of a wholesale hardware house.

"But thirty-two thousand is quite a consolation prize, gentlemen," answered Gilbert, "and Joe Lasher won't bother about the rest of it."

"I'm not sure but we can untangle this snarl if we go about it with patience and a little consideration," began Sanford Kennedy. "Of course we want the money back again, but there's no need to crush Lasher. Let's find out where he is and get into communication with him."

"Find out where he is and jail him!" interrupted Gilbert, angrily. "I'll have patience with ignorance or inefficiency, but when it comes to betraying a trust I have just one word—a term in the penitentiary!"

"But we can wait at least to get Lasher's account of it, Mr. Gilbert."

"I tell you, gentlemen, Lasher must be publicly exposed and discredited. I would prosecute him if he were my own son! I regard this club as I regard the City National Bank—it is a public institution. There must be no palliation and no concealment. The return of club funds cannot undo the fact that Lasher has used trust money. If such a thing should happen at our bank, I would expose it instantly, no matter whom it might involve, and no matter if the bank were reimbursed twice over. I will forgive a common thief, but the betrayer of a trust shall have no mercy—none!"

Then Richard Locke spoke for the first time. "In any case we should learn how Lasher came to do it. We cannot judge the act until we learn the history of it."

"It would be a pure waste of time, Dr. Locke," interrupted Curtis, sententiously. "The fact should be telephoned to the press immediately, and a committee should wait on Mrs. Lasher before lunch and inform her that her husband is a rascal." Rhodin's eyes were burning and a hot flush was in his face.

"I fail to catch the drift of Mr. Curtis's remarks," said Gilbert, coldly. "We are not here to pillory Mr. Lasher, but we certainly are not here to whitewash him. Perhaps the secretary's record may help us a little."

Meantime Rose Copley busied herself with her morning's work. The strain of the summer had almost reached the breaking point. The past week had been full of terror. The piquant Rose of three months ago was but a memory. She looked over her list of sick calls for the afternoon, wrote several notes on parish business, and telephoned to the Board of Health concerning a contagious case. Finally she sat down at her desk and buried her head in her arms.

"It's no use!" she cried softly to herself.

As the door opened she sat up stiffly and tried to call up a smile, but scarcely could she see her visitor through the blur of tears.

"It's only I," said Elizabeth, eagerly. "May I come in?"

"Do come in!" and Rose stepped to the front of the desk. "I—I—am very glad to see you. Please don't mind my—my—maudlin condition. I'm really all right." Rose laughed nervously.

"Forgive my bursting in upon you in this way. I'm wanting very much to ask help of Dr. Locke. Is he in?"

"I'm so sorry, Miss Janes. He went out about an hour ago—but he ought to be back very soon. Can I be of any use?"

"It's to help get a cable through. We've had bad news from France—about my brother, and I thought—"

Elizabeth was not prepared for what happened just then. Rose's hand reached out blindly and Rose herself leaned weakly against the desk behind her. She was deathly white.

"O, you are ill!" cried Elizabeth. "I should not have come to you with my troubles. Let me do something for you!"

But Rose Copley did not heed the gentle words. With a look that dreaded yet demanded to hear she clutched Elizabeth by the hand.

"Tell me, Elizabeth," she cried, breathless with fear, "tell me all! Is he badly hurt? O, tell me he isn't—

he isn't—" and Rose covered her face with both hands and stood trembling.

"No—'wounded'; that is all we know. See, here is the telegram." Elizabeth unfolded the yellow sheet and held it while Rose drank in every word of it. As she finished reading she looked up into Elizabeth's eyes and a smile of gratitude trembled on her lips. Without a word she laid her head on Elizabeth's shoulder and burst into a torrent of weeping.

With a great dawning light in her own eyes Elizabeth put both arms about her and held her close. "You care for him, Rose, don't you, dear? I'm so, so glad!" and she smoothed her soft hair. Then with a happy rush of tears, she kissed her on the forehead and lips and repeated it again and again—"O, Rose, I'm so glad!"

And she did not even ask herself why her heart was glad. She did not want to think—not yet. Rose was speaking again.

"What must you think of me, Elizabeth? He never told me that—that he—he went away without saying a word." Rose hid her burning face once more on Elizabeth's shoulder.

"But he did love you, dear, and he does love you! It broke his heart when he went away without telling you. He understood that you were—that he could not —" Elizabeth stopped short and the crimson mounted into her own face as Richard Locke hastily threw open the door. Rose broke away with a little cry and sat down at her desk. Elizabeth stood irresolute. The open telegram was still in her hand.

"I ask your pardon, Miss Janes, and yours, Miss

Copley, for rushing in so unceremoniously," said Locke. "I could have reached my study through the vestry door." Then noticing the open telegram in Elizabeth's hand, "Can I be of any service to you, Miss Janes?"

Something in Elizabeth's face brought a note of gentleness into his voice. She handed him the telegram and sat down with a sudden sense of weakness. But she watched him while he read it.

"This may not be at all serious," he said, "though Adjutant Mallard should have been more explicit in his cable."

"That is what father thought, Dr. Locke. He said 'wounded' might mean anything from a slight hurt to a fatal injury. We thought—O, forgive me, dear!—O, what shall we do!" Rose had fallen back in her chair in a dead faint.

Locke sprang to her side and carried her like a child to the couch in his study. In a moment Elizabeth was kneeling beside her, rubbing her hands and bathing her throat and temples. When Rose opened her eyes and tried to get up she gently pressed her back upon the couch.

"If you'll 'phone for father's limousine, Dr. Locke, I'll take her right home with me. She needs looking after, poor child."

Together they helped her into the car, though Rose said she was quite herself again. The fresh air seemed to restore her, for she was able to reach Elizabeth's room with no other assistance than the stair rail.

"Please stay to lunch, Dr. Locke," said Elizabeth as she removed her hat. "I want—father wants to ask your help in getting a cable through to Frank. That's why I came to you—came to the church—this morning. I will be downstairs as soon as I have made Rose comfortable."

He watched Elizabeth as she ran lightly up the stairs, and when she smiled back at him from the first landing he stepped into the drawing room. He knew that he must pull himself together. Before he recognized it he had passed on into the conservatory and was standing beside the laburnum where he had stood with her the night of the reception. And then he knew that "pulling himself together" was beyond his human strength. When Elizabeth came down a few moments later she found him in the library, glancing through one of the current magazines.

"Is Miss Copley better?" he asked.

"She says she's ready to 'run through a troop and leap over a wall,'" answered Elizabeth, laughing. "I really think she'll be all right again by morning. She will stay with me to-day."

But Elizabeth did not tell of taking a letter from her handkerchief box that made Rose cry with gladness. "It's for you, dear," she said, "on one condition—that you write and tell Frank that I have given it to you."

"O, Elizabeth—how dare I? Fr—Frank would not understand." But her radiant face told a different story, and then she added—"I—I will, Elizabeth, as soon as you have received an answer to your cable. Please have Dr. Locke send it right away!" And Rose thrust the letter under her pillow and closed her happy eyes.

But she opened them as Elizabeth was drawing the shades.

"I'm so frightened, Elizabeth. Do you think he—he is badly hurt?"

"We'll know soon, dear. Dr. Locke will cable immediately. Let me raise this shade and you can read Frank's letter again." Elizabeth patted her face and then ran downstairs and found Locke in the library.

"I'm glad she's resting," he said with uncomfortable constraint. "Miss Copley has been overworking during the summer, I fear."

"But she'll be all right now; I'm sure of it." Elizabeth's confidence was disconcerting. It was safer for him to attend strictly to parish duties.

"You spoke of a cable message to your brother, Miss Janes," he said.

"Yes, Dr. Locke, if you could help us." And then Elizabeth told of their hope that a cable to Chaplain McRae might bring some definite word to allay their anxiety.

"By all means," he answered, heartily. "I'll attend to it at once. I'll see the superintendent and get a special order."

Locke hastened into the hall and Elizabeth followed him.

"You'll come back for lunch, Dr. Locke. Father will want to hear—and I will." The soft light in Elizabeth's eyes was a despair to him. He tried to answer her with quiet courtesy, but he was holding himself with an iron hand and his voice took on a tone of formality which was wholly foreign to him.

"I thank you, Miss Janes, but it will not be possible for me to come to-day. I will telephone you from the office." He did not see the hurt he had given, for he did not dare to look at her.

Two anxious days passed before McRae's answer was received. The cable was addressed to Locke at the church, and Rose Copley brought it to him in his study. She stood beside his desk as he opened it. It was dated the day before and was as follows:

> *"Hospital Paris. Will recover. Letter sixteenth."*
>
> McRae.

"Good! It's all right!" and Locke smiled as he turned and looked at her. But he sprang to his feet, for the pallor was in her face again. In a moment he had placed her in a chair and handed her the telegram. He was beginning to understand.

Rose read the message with wide-staring eyes. Slowly the pallor passed away. She covered her face and sat perfectly still.

"We shall know all about it soon, Miss Copley. Craig wrote fully on the sixteenth and this is the twenty-second. We should have his letter within a week." Locke's voice was very gentle, like a brother soothing and comforting his younger sister. Rose felt the strength of his sympathy and looked up gratefully. She always had trusted him.

"O, thank you, Dr. Locke. But he's in the hos—hospital! All Craig says is that he won't—die! Something awful has happened—I'm sure of it."

"No, we won't imagine any horrors!" he said. "Let's wait for Craig's letter. But I must get this message to Dr. Janes without delay. Would you like to deliver it?" Locke smiled at her. A great burden had been lifted from him. He was grateful that he had not embarrassed her nor himself by an ill-advised proposal.

"O, do let me take it to Elizabeth!" answered Rose, hastening into the office for her hat and gloves. In a moment she was back again and stood in front of Locke's desk with heightened color.

"I want to thank you, Dr. Locke, for trying to make it easy for me, and for—for understanding me."

"I'm glad for you, Miss Copley, and I shall write and tell Captain Janes how sincerely glad I am for him," and he stood beside her.

At his words Rose turned a fiery red. "No, no, Dr. Locke—what must you think of me! He—he never—" and poor Rose stopped in utter confusion.

But Locke was exultant. He laughed merrily and held out his hand. "All right then, I won't—until you tell me to!"

Locke had not counted on the congested condition of the oversea mails. The week stretched into ten days and McRae's letter had not arrived. Meantime full reports were published of the action in the Saint Mihiel salient. The casualty lists in the Gazette showed at what cost the victory had been won. In addition to the name of Captain Janes, two of the "Shiners" were reported among the wounded. Then came this which brought a knife-thrust to the minister of Old First: "*Killed in action—Antonio Carrari.*"

On the twelfth day the letter came. Locke was glad that Rose Copley was not at the church when it was delivered. He read it eagerly.

7th Division, A. E. F.
September 16, 1918.

DEAR DICKENS:

I would have written you three days ago, but I got a sliver of shrapnel in my left shoulder from standing too close to a German shell hole on the first day of the action at Saint Mihiel. The Colonel gave me a tremendous wigging! Said a chaplain had no business, etc., etc. But did he think I could stay behind and *pray* while the boys were in the thick of it!

It was great, Dickens—great! The Germans can't stand up in front of real men. I captured two of them myself, and all the weapons I had were my canteen and a fountain pen! Long before this reaches you, you will know that we cleaned out the whole salient, and pushed the line from Saint Mihiel clear back to Lake Lachaussee.

But it has cost something! I know you will be filled with grief when you learn that Tony Carrari has made the great sacrifice. Only I want you to know how it came about, and then you will rejoice as I do.

Captain Frank Janes was making a dash with about half his company and had cleaned out a nasty shell hole where a dozen Germans had a machine gun hidden. He was in advance of his men. Tony Carrari and half a dozen of the "Shiners" were with him. Suddenly one of the Germans who was supposed to be dead —he is now!—raised himself up and threw a hand grenade point-blank at Janes. It fell just back of him and the Captain never saw it.

Tony yelled "Captain!" and threw himself upon the grenade before it exploded. I can't write of it for the tears are running down my face! It was utter devotion, utter loyalty, and the sacrifice was made as though it were part of the game. The poor boy was horribly mutilated—his breast torn to shreds. But he saved Janes from instant death, and perhaps a dozen more. I may as well confess that is where I got my little scratch on the shoulder. Several of the boys were hurt, but not seriously.

Captain Janes escaped except for some nasty cuts about the eyes—he turned his face just as the explosion took place. He didn't know he was hurt and tried to lift Tony, but the brave lad was past help. Then he tried to rally his men, but his eyes were fast closing. So he gave over charge to a lieutenant and I led him to the rear where he was given first aid. The army surgeon said he would be sent to Paris for expert treatment. The only fear, of course, is for his eyes. The thing is to keep him quiet. I'm afraid he'll be out of it for several months. If his sister could come to him, it would insure the one thing such cases seem to require—perfect quietness and freedom from worry. You will know how to advise. My own judgment is she ought to come.

Dickens, I've only this to say: I'm getting the message I came over here to find. Tony has brought it home to me in its perfectness—the stewardship of life! You've been doing some things at Old First that are just beginning to get through to me. I've been dull, but I'm learning—learning fast.

As ever,
McRae.

Locke choked back his own grief and turned to the one thing that pressed upon him—the ministry of comfort. He drove at once to Dr. Janes's house and found Elizabeth and her father together. Rose Copley was with them.

"I have the letter," he said, as Elizabeth met him. He placed it in her hands, but she pressed it back.

"Please read it," she said.

So Locke drew his chair beside the Doctor's and read McRae's graphic letter without comment or word of any kind. Elizabeth's dark eyes never left his face, and when he had finished she still looked at him in silent gratitude. Rose Copley sat rigid until the letter suggested Elizabeth's going to her brother. Then she covered her face.

Dr. Janes's grief was tragic—not for his son, but for the brave soldier who had given his life for him.

"God forgive me!" he cried. "I would not let the poor boy sit in my pew—God be merciful to me a sinner!" and Locke knew that salvation had come to Old First.

As Elizabeth stroked her father's hand he groaned, and turned to Locke.

"Richard Locke," he said, "I want you to witness this day that mine shall be no half-way repentance. I give my daughter, as I have given my son. As for myself—God help me!"

And then it was that sweet Rose Copley spoke. She stood before him in regal womanhood, her hands clasped before her and the rich color mantling her face.

"Dr. Janes," she said, "Elizabeth must stay with you; I shall go to Frank. His letter to Elizabeth" (she drew it from her bosom) "shall be my passport to him, and my own heart will tell me all the rest."

And so it was, three days afterward, that Rose Copley slipped away to New York. Elizabeth took her to the station in the doctor's limousine, and Locke was there to see that she was helped comfortably aboard the "Limited." None other had been taken into confidence except Mrs. Heustis, who insisted that all Rose's expenses, and a generous margin besides, should be provided by herself.

"After she is established in Paris, or London, or wherever they intend to stay, I'll withdraw gracefully—but until then she's my other daughter."

It was near the end of October when the first letters came from Rose, radiant with happiness. Frank had been permitted to see her the second day!

Locke had one letter from McRae, for the Chaplain felt that certain explanations were due. The last paragraph was of peculiar interest.

> And so I married them, Dickens, and I'm bound to be glad on their account, for their joy is something wonderful. The bandages were taken from the Captain's eyes before the ceremony,

for he said he intended to see what I was giving him this time! He seemed to bear a grudge against me at first, but he's forgiven everybody everything. Don't be cut up, old man! You're too much of a philosopher to let it spoil your life. It was a "phantom ship" you saw, after all!

Locke let the letter fall from his fingers and his eyes wandered toward his India shelf.

"Good old Mac!" he said, and tried to smile.

CHAPTER XX

AND IT WAS NIGHT

ABOUT the middle of October Rhodin Curtis spoke to Jarvis, who looked after the clerical work in the department of Notes and Discounts.

"You are not to send expiration notice to King and Kennedy," he said. "I'll take charge of that matter myself."

"Very well, Mr. Curtis."

Rhodin's word was law at the City National. James Gilbert had come to rely so implicitly upon the efficient cashier of the bank that he gave little or no attention to the regular routine of business. He carefully examined the monthly statements; no detail escaped his scrutiny, but his time was mostly given to directing the bank's general policy and looking after the permanent investments.

Things certainly were going well with Rhodin Curtis. His most sanguine expectations were more than realized. Mexican Petroleum had moved up steadily point by point. Then it leaped, then it began to soar. By the 18th of October it had reached the sensational figure of 191, a hundred points in advance of his original purchase in May. After that it receded a few points—"Just to strike a steady gait," as Passmore wrote.

Rhodin had studied the market with absolute attention. While there might be a slight fall, the reaction from overpressure, yet he was convinced that "Mex Pete" was permanently listed among high-grade stocks. Its place in the world of finance was as secure as the cause of the Allies—"and even Germany is ready to bank on that!" he laughed.

When it became known that the German High Command persistently was seeking an armistice Rhodin wrote to Passmore, "Sell on the day the armistice is signed." He penciled his sure profits in his notebook—a clean quarter of a million, no matter if Mex Pete dropped back twenty points!

"This is a matter of patriotism with me," he wrote, "and I'll stay with it until the armistice, even if it costs me a few thousands. I don't want the earth!"

By the end of the month it became known in banking circles that James Gilbert had made a half million in war stocks. He received the congratulations of his friends with urbanity.

"It's simply a matter of good judgment in using what you've got," he said to Rhodin. "I had Pennsylvania stock and so I was able to get Mexican Petroleum."

"Exactly!" laughed Rhodin. "And if Lasher had had 'good judgment' he might have made a cool hundred thousand instead of being under indictment by the grand jury—and the Club never would have been the wiser!"

Gilbert frowned. "Using your own money and using trust money are vastly different propositions."

"But according to your Centenary Prospectus—Dr. Locke sent it to me the other day—'the whole of property and income is a trust from God.'"

"That is a religious statement, Mr. Curtis, and is not concerned with practical business."

"So I perceive," answered Rhodin, dryly.

But though comparative wealth was about to fall into Rhodin's hands, all was not well at home. Bergith, the Swedish maid who had been with Clara since her marriage, fell ill with influenza. She died the third day in spite of expert skill and nursing.

Clara had lost her accustomed tranquillity and seemed to live in dread of some portending trouble. Rhodin always had been careful to shield her, and it distressed him exceedingly to find her nervous and unpoised. He was thoughtful to accompany her to the Sunday morning readings and he went so far as to go over with her some new "Reality" booklets that Mrs. Kave Rogers had sent in. He even chided her when she spoke of the fearful spread of influenza throughout the country.

"Keep your mind on the pleasant and agreeable things of life, Clara," he said, "and don't worry."

This was the last week of October, when the scourge was taking its toll of thousands every day.

"But, Rho," answered Clara, with a look of fear in her eyes, "Arthur had a degree of fever this afternoon!" They were just sitting down to dinner.

Rhodin looked at her across the table. "Did you call in Dr. Janes?" he asked.

"N-no. Mrs. Rogers was here and 'treated' him."

Rhodin frowned, but said nothing. The next morning Arthur was no better. "I'll 'phone for Dr. Janes, Clara," he said.

Clara bridled. "Do you think I am neglecting my own child? Mrs. Rogers has been wonderfully successful. She has been giving 'treatment' at the Bhymers' and little Victoria is almost well. Besides, Dr. Janes is out of sympathy with me. He makes it difficult for me to concentrate."

Rhodin looked into her wide, frightened eyes and kissed her. "But I insist that your mother shall be told."

"Mother was here yesterday, Rho, and will be here this morning. But she worries me, dear. She doesn't seem to understand—or doesn't want to," and Clara laid her tired head upon her husband's shoulder.

Rhodin left the house much troubled. He passed Mrs. Rogers's electric at the gate, but he avoided the side glance which she gave him.

Five minutes afterward Mrs. Rogers and Clara were bending over the sick child. Clara's cool hand was upon his forehead, while Mrs. Rogers spoke to him coaxingly.

"Our little boy is quite well this morning, isn't he?"

Arthur shook his head.

"That's it!" the dulcet tones went on. "When little Arthur shakes his head he means 'Yes, thank you—I'm very well, thank you.'"

But Arthur was fractious and turned away his face. Mrs. Rogers at once moved to the other side of the bed and held up an orange.

"Now, little Arthur, say it pretty, after Aunty Rogers—'The orange is nice and cool, and so am I.' Say it, dear."

Arthur evidently had his own thoughts concerning

Aunty Rogers and the orange, for he frowned and again turned away his face. Again the persistent smile beamed upon him and the honeyed voice flowed over him. This time Mrs. Rogers was holding up a black, limp leather book with gold edges.

"Say it after Aunty Rogers, Arthur,—'O pretty book, you are all true, all true!'"

The sick child looked into his mother's face and the big tears stood in his eyes. Clara's lips were trembling as she stroked his forehead.

"Say it, my precious!" she whispered in an agony of love.

Arthur opened his parched lips obediently. "Pitty book," he began. And then the little child's mouth quivered. "O mamma," he sobbed, "my froat hurts!"

Clara's arms were about him in an instant and her gentle voice was soothing him into quietness. "No, you needn't say it, dear," she whispered. Mrs. Rogers stood up stiffly.

"I'll wait in the front room, Mrs. Curtis," she said, "until you have ceased yielding to mortal mind." In a few moments Arthur had dropped into a fitful sleep and Clara joined her. There was a glint of anger in her deep eyes.

"Now, Mrs. Curtis," began her visitor in level tones, but with the pervasive smile that never left her, "we must have consonance of mind, or little Arthur cannot feel the flow of the over-soul. There was dissonance, I fear, at his bedside," and Mrs. Rogers looked vaguely at the window hangings.

"My child is sick, Mrs. Rogers," answered Clara, simply.

"My dear, are you forgetting the first principles of 'Reality'? Pain, trouble, sickness—these are the unpleasant illusions of mortal mind. They are entirely unreal. We must deny them constantly, and fix our thought upon Eternal Mind. That alone is real."

Clara said nothing. Suddenly before her stood the millions on millions that Elizabeth so often talked about—weary people stretching out despairing hands to Something in the Dark—something without personality, without a name, that did not know anything and could not feel anything. And it seemed, for the moment, that she was one of them, stretching out her hands.

Then she heard the voice of Mrs. Rogers as she went on affably:

"Perhaps it will be better for me to use esoteric and unaccompanied treatment until you can again get yourself *en rapport* with the over-soul. There was entire lack of harmony this morning. If Mrs. Bhymer had not united with me in denying this unhappy illusion, which the doctors call 'influenza,' little Victoria would not have been smiling and happy as she was last night."

"Is Victoria better?" asked Clara, wistfully.

"There you are again, Mrs. Curtis! If I should say she is 'better' it would be admitting that little Victoria has been sick, and that Mrs. Bhymer and I resolutely deny. I really must ask Professor Roome to give you his special course of lessons in 'The Unreality of Symptoms.' Victoria threw a kiss to me as I left her last evening, and said, 'I'm quite well, thank you, Aunty Rogers.' It was perfectly darling of her!"

"How is she this morning?" asked Clara, relentlessly.

"Now you're permitting doubt to cloud the All-Real! You mustn't do it, you know," and Mrs. Rogers smiled archly and laid a soft hand upon her arm. The horizontal voice went on. "You sit in that big chair by the window, dear, and concentrate the best you can, and I'll sit down alone by Arthur's bed and enter into the silence. Don't interrupt me for at least thirty minutes."

Clara did not look at her as she left the room, but threw herself upon the couch and burst into a passion of weeping. There Mrs. Heustis found her.

"What is it, my child?"

"O, mother, help me—I'm afraid Arthur has influenza!"

"Has Dr. Janes seen him?"

"N-no. Mrs. Rogers is here."

Mrs. Heustis pressed her lips together and hurried in to Arthur. She did not look at the tense figure by the side of the bed, but placed her hand upon the child's burning forehead. When Mrs. Rogers walked stiffly into the next room Clara's mother followed her and closed the door behind her. There was distinct sharpness in Mrs. Rogers's voice.

"I asked that I might not be interrupted," she said, angrily. "Mrs. Bhymer is always careful to have little Victoria surrounded by mental harmony."

Soft tears sprang into Mrs. Heustis's eyes. "Then Mrs. Bhymer may find comfort, after all," she said. "Little Victoria died this morning. I have just come from there."

Mrs. Rogers's face turned purple. "I—I can't believe it!" The words formed themselves on her lips, but no voice came. Then a deathly pallor spread from lips to forehead and the wretched woman covered her face with her hands. "There is some awful mistake about it, Mrs. Heustis," she whispered hoarsely.

Clara looked at her with eyes that did not waver. "If Arthur dies, Mrs. Rogers, I shall not hold you responsible—I myself am to blame. I do not expect God to forgive me. I never shall forgive myself." Her lips were white and her eyes were tearless. She turned wearily and entered the little white bedroom.

An hour afterward Dr. Janes took both her cold hands in his and chafed them.

"I want you to be brave, Clara," he said. "Arthur is a sick boy, but God is able to heal him. He has a splendid constitution, and the nurse will be here before noon. Your mother will not leave you for a moment, and I want you to unite your prayer with hers. God will be with you, my child, and raise up the little lad for you and Rhodin." The good doctor's words never before had failed to cheer, but Clara shook her head. "You and mother must pray. I can't. I—I've forgotten how!" and her lips trembled.

Dr. Janes went away sorrowful. He stopped at the bank for a brief conference with Rhodin, but found him strangely preoccupied. To the doctor's practiced eye he appeared to be in a state of suppressed excitement.

That morning the cashier's first business had been to ask Mr. Jarvis to send him King and Kennedy's extended note, due November first. The clerk came to him in some confusion.

"I'm sorry, Mr. Curtis; I was down with the 'flu' last week, and I forgot to give Miss Cole instructions regarding King and Kennedy's extension. She sent notice along with the others."

Rhodin turned livid.

"I hope there's no harm done," said the unhappy Jarvis, looking at the cashier anxiously.

Rhodin pulled himself together by sheer force of will. "What date was the expiration notice sent?" he asked.

"There was a bunch of fourteen, all due to-day. Miss Cole said she sent all the notices together on the twenty-third."

Rhodin breathed freer. He knew that Sanford Kennedy paid little attention to the formalities of business. He probably had thrown the expiration notice into the waste basket without giving it a thought. If he had been annoyed by the bank's mistake he would have made complaint before now. Eight days had passed and no such word had been received. It was likely forgotten before now.

"Very well, Jarvis, that will do. I will take the matter up with King and Kennedy. Be careful next time—and be thankful that I'm giving you a next time! Sickness is no excuse for neglect."

Rhodin was relieved of any immediate anxiety, but he knew there should not be a day's delay in covering the twenty thousand back into the bank "cash." The mere clerical blunder was of no consequence. He wired to Passmore within the hour—

"*Sell thirty-five hundred shares Mex Pete and remit in full at earliest possible moment.*"

Passmore's answer was handed to him as he was going out to lunch.

"*Market temporarily dull, but expect to make sale within week.*"

That night Arthur was worse, and Clara looked at him with burning eyes. "He's going to die, Rho, and I'm to blame!" she said. Rhodin tried to comfort her, but the words would not come.

Saturday and Sunday passed without change. Monday morning Dr. Janes gave a little smile of encouragement. "Elizabeth is coming to take you out for an airing," he said to Clara. "Arthur will be better if his mother is happier."

Clara went, but it was a cheerless drive.

"There's nothing real, Elizabeth," she said. "I've been deceived, and I can't believe anything! I've tried to believe ever since that horrible day—but I just can't!"

"Don't try, dear. Arthur doesn't 'try to believe' you, does he?" and Elizabeth looked into her face with gentle sympathy. But Clara did not answer.

On Tuesday morning Sanford Kennedy walked into the bank and paused at the cashier's desk. He was laughing. "I've got one on Gilbert, this time," he said, and passed into the president's private office. Rhodin steeled himself and waited to hear the buzzer of his telephone.

"Can you step in for a moment?" came Gilbert's voice.

"Certainly."

As Rhodin walked across the corridor he was amazed at his own quietness. He always had doubted the stories that a man could face a firing squad without a tremor. He knew it now.

Kennedy still was laughing. "Gilbert has been warning me for twenty years against what he calls my 'slip-shod business habits,' and now it's my turn to get back at him. He actually doesn't believe that I handed you our balance of twenty thousand!"

Rhodin smiled. "And you want me to witness to it? Well, I'll do that all right! Why didn't you show him the canceled note?"

"Well, I reckon that's where Gilbert scores! I suppose I tore it up and threw it into the waste basket—though I don't remember that the bank ever returned it to me. But what made me laugh at my finical friend, Gilbert, was to get this notice of expiration from a bank that prides itself on its 'exact business methods,' " and he laid the slip on the president's desk and laughed again.

Curtis looked at it. "That fool, Jarvis, has been bungling his work again," he said, angrily. Gilbert's jaw set, but he did not speak.

Kennedy stood up, "Well, I'll let you two thresh it out together," he said. "I've had my fun out of it! I reckon it's no greater sin for a bank clerk to get his vouchers mixed than it is for a chemist's apprentice to put too much potassium into a tub of dye—and I've seen that done about once a week for twenty years. So go easy on your clerks, Gilbert. There's no harm done!" and Sanford Kennedy left the room.

Rhodin began without a moment's pause. "I'm sorry this had to come to you, Mr. Gilbert. I recognized the mistake the moment the October statement came downstairs. I've been analyzing the balance sheet and expect to have it straightened out by the end of the week."

"Where do you think the mistake originated?"

"In Jarvis's department without any question. He was down with influenza the last week in October, and some of the clerks have been messing up 'Notes and Discounts.' I'm about ready to put my finger on the spot."

"It looks to me more than an accountant's blunder," said Gilbert. "It means the bank 'cash' was twenty thousand to the bad on October thirty-first."

"Impossible, Mr. Gilbert! I've had the 'cash' under my own immediate scrutiny. There's been some mix-up in the posting."

"Well, I hope you're right, Curtis. Please get the matter straightened without delay—it worries me."

"I'll have it ironed out within a week; don't bother." Rhodin left him with a cheery smile and returned to his desk.

That night he sat down by his library table and thought it through. He knew what he must do. He had sensed it the moment he saw Kennedy enter the president's office; he knew there was no other possible solution.

A few days, a week at most, and James Gilbert would expect the accountant's mistake to be pointed out to him. There was no mistake. The accountant's statement called for a certain cash balance on October 31st. That exact balance, according to the cashier's signed report, actually was on hand on the date named. It now appeared that twenty thousand dollars had been paid in, some sixty days before, and there was no record of it—not a line! Jarvis might be convicted of failure to make the record, but how was it that the cash balance, as reported by himself, failed to show the twenty thousand on hand?

There was no possible way of adjusting it. It would be easy enough to replace the twenty thousand—yes, and ten times twenty thousand! But he could not recall the cashier's signed report for the month of October. That was part of the permanent record of the bank and was in Mr. Gilbert's hands. He had "borrowed" Mr. Kennedy's twenty thousand because he knew he was in an official position perfectly to control the bank machinery. The machinery had slipped. Mr. Kennedy would lose nothing. The bank would lose nothing. What then? Rhodin took a swift turn the length of his library and then sat down again. He stared straight before him.

"*If such a thing should happen at our bank I would expose it instantly, no matter whom it might involve, and no matter if the bank were reimbursed twice over. I will forgive a common thief, but the betrayer of a trust shall have no mercy—none!*"

Rhodin heard again the just yet merciless words that had compelled the indictment of Joe Lasher. It was a righteous judgment. Rhodin admitted it. He had no false pity for himself and he would ask none. He had taken a chance—and lost. He would abide the consequences.

But no earthly power could compel him to bring shame upon others. There should not be another Mary

Lasher! He had protected Kennedy and the bank; his business now was to protect Clara and Arthur—unless God in mercy would take the child out of the world. A spasm of agony convulsed him. Then he held himself rigid as iron. What right had he to indulge the luxury of sorrow! He had a duty to perform. Clara would grieve—but poignant grief was less than crucifixion. Gilbert's just anger would not seek to follow where he was going, and Clara would be spared a living death. . . .

His wife's hand touched his shoulder. "Rho, dear, I feel just a little encouraged to-night. Dr. Janes thinks that Arthur has a chance of getting well."

"I'm so glad for you, Clara," he said. He drew her to him and held her close.

Thursday morning Rhodin received a wire from Passmore.

"*Stock sold at* 173. *Statement and remittance by mail to-day.*"

"Just in time," Rhodin whispered. He figured rapidly for a moment on his desk pad, then a soft light filled his eyes.

On Saturday Gilbert called him in and asked querulously how soon he would be ready with the corrected statement.

"Give yourself no concern, Mr. Gilbert," he answered quietly. "I have positive knowledge that the bank records and the bank cash are in perfect agreement at the present moment. The statement will be ready for you Monday."

Then he showed in his strong, convincing fashion that the bank's interests required a brief consultation with several of the eastern houses.

"I shall be leaving Monday," he said.

"All right, Curtis—but not until our own snarls are untangled."

Rhodin laughed. "You needn't let that cause you any loss of sleep; the statement will be on your desk the first thing Monday morning."

CHAPTER XXI

THE OLD PATHS

ON Sunday Rhodin told his wife he would have to leave for New York in the afternoon. For the first time Clara broke down.

"Do you have to go, Rho, while Arthur is so sick?"

"Yes, Clara; there is no avoiding it." He spoke quietly, but when Clara looked at him his face was ashen.

"Poor dear," she said, "you feel it as much as I do!" He did not answer her, but held her to him in silent agony.

At four o'clock the taxi was at the door. Rhodin went to Arthur's room, but the nurse put her finger to her lips. The child was sleeping. He looked at him, but did not cross the threshold.

"Good-by, dear," he said, cheerily, as Clara came to him in the hall. "You'll be happy, and everything will come out all right. Keep up a brave heart."

"And you, Rho?"

"O, I'll be brave," he laughed. "I have to be!" and he waved his hand as he stepped into the waiting car. But Clara read the anguish in his eyes as he looked back at her.

That morning Dr. Janes had seemed anxious. "The fever is unusually stubborn," he said. "If it doesn't break by evening I'll have to change the treatment, and I don't care to do that. I wish you yourself were less nervous, Clara; it would help a lot. Can't you have a little more faith in your heavenly Father?" He looked at her affectionately.

"I'll try, Doctor," she said with troubled eyes.

"That's right, dear. Let your mother stay with Arthur to-day, and you try to get quiet. Read the Bible. Read some good devotional book. Then pray a little. It will do you good—and that will help Arthur, don't you see?"

"I'll do my best."

It was just before sundown that Elizabeth found her in the library. The book of Psalms was open in her lap and she was reading a little volume that she had picked up during the previous summer.

"I'm trying the best I can, Elizabeth," she said, disconsolately, "but it's awfully hard to have a friendly attitude when one has been deceived."

"No one ought to have a friendly attitude toward poison ivy!" answered Elizabeth with spirit. "What have you been reading?"

Clara pointed to a paragraph in the little volume in her hand:

> "A friendly attitude, an attitude of genuine, abounding good will is the only sane, constructive, normal attitude of mind and heart. No one can enter into harmonious relations with his environment, here or hereafter, until he has learned the secret of unselfish love. The more life you radiate the more life you have; the more good will you give forth the more returns to you. Even the animals feel and reciprocate your friendship; the plants seem to be partial to their lovers; the leaves of the forest whisper poems to him who has ears to hear; every flower is a revelation to the prophet; every blade of grass is an eloquent tongue to him who has understanding; and the Great Cosmos reveals its mystic laws only to the worshipful, adoring mind."

"I thought that was so helpful when I read it last summer, but it seems vague and meaningless to me now," and Clara looked pensively through the window.

Elizabeth drew a chair up beside her. "The trouble with so many devotional books is that they seem to forget plain human folks. They aim to be mystical and end by being misty. I've learned more from your dear mother than any other person I ever knew." Elizabeth spoke earnestly.

"Mother is very practical, I know."

Elizabeth laughed. "But, Clara, 'practical' is another name for 'spiritual.' Just try to analyze that paragraph. There is no such thing as 'unselfish love' unless you have actual persons in mind. We can't just *love'*; we love '*persons.'* "

"We can love animals, dear."

"Yes, just as I used to love our old horse, Prince. But when we love animals it is because we regard them in some sense as *personal*. We think they return our affection, whether they do or not. We don't love toads and rats—unless we happen to be prisoners in the 'moated castle' for twenty years!"

They both laughed.

"I thought you had forgotten that old story," said Clara.

"And just read that last sentence—'The Great Cosmos reveals its mystic laws only to the worshipful, adoring mind.' The 'Cosmos' can't 'reveal' anything! We don't worship the 'Cosmos,' like the Parsis of India; we worship *God* and adore *him*. It is He who 'reveals.' "

Clara covered her face. "O, Elizabeth, I'm afraid

I'll never understand it! It used to seem so easy and natural when we were girls together. But for more than three years I've stopped thinking of God as 'personal,' and it won't come back to me. That's the reason I can't pray!"

Elizabeth sat silent for a moment.

"What do you mean by a 'person' ?" she asked.

Clara looked up startled. "Why—a person is—we used to study about it in psychology, didn't we?"

"Yes, dear, but I learned more in India than I ever did in school. I think I was driven to it because paganism is such an endless confusion. The people wander in a mental fog all the time."

"What *is* a 'person,' Elizabeth? I'm afraid I've been in the same fog as the people out in India." A faint flush overspread Clara's face.

"Shall I talk to you, dear, just as I would to my schoolgirls out there?"

"Please do."

"All right, Clara," and she laughed. "Why am I different from this chair?"

"You are a 'person' and a chair is a 'thing.' "

"That's it—and you remember the rest of it, about having 'self-knowledge' and 'self-control.' But all that's in the books, and I can't be 'bookish.' Tell me, Clara, who am *I?*"

"You are my sweet Elizabeth."

"How near am I to you?"

"You are about a foot from me."

"No, no—I, Elizabeth, how near am *I* to you?"

"Just as close as you can get—right inside my heart!" and Clara's eyes filled.

Elizabeth stood up and walked over to the door.

"How near am I now, dear?"

"Inside my heart—always!"

Elizabeth came back and sat down again. "How is it that I was just as near you at the door as I am now? Why doesn't space or time make any difference?"

"Because you are a *person.*"

"So it is with God, dear. He is not far away from you. He is here. Now suppose something awful for a moment. Suppose this house was on fire, and you and little Arthur were in danger, and Mr. Curtis rescued you, but lost his own life—what would he be giving for your sake—something valuable which he possessed?"

"No—himself." The words came in a sharp whisper, for Clara saw again Rhodin's ashen face.

"Couldn't he do the same thing for you even if he were a thousand miles away—just as our soldiers in France are doing for all of us? Couldn't he be thinking and planning for your happiness even if it should cost him his own life, a thousand miles from here?"

"O Elizabeth, don't! You frighten me!"

"No, dear, you needn't be frightened. It was only an illustration. I was thinking of Mr. Curtis because father told me he had to leave for New York, and I knew he would be very near to you—in fact, I was praying for him."

Clara leaned toward her. "Why can't I pray, Elizabeth? I try and *try*, but there's no comfort or gladness in it."

"It's because you think of your *prayer*, dear, instead of the Person to whom you are speaking. So many people in America, I mean people who pray, are like the people in India; they imagine there's some mystical *power* in the prayer itself, that it sets in motion, or releases, some mysterious spiritual *force*."

"Why, Elizabeth, do you know, that's the very teaching of 'Reality!'"

"I know it is, dear, and I'm afraid a good many Christian people, who have nothing to do with 'Reality,' regard prayer in much the same way."

"Then what is prayer?"

"I don't think I could answer that question, for Hindus and Buddhists and Jews and Mohammedans pray, and Catholics and Protestants, and people with new creeds and some with no creeds at all. They all pray. Many scientific books are being written about prayer which I haven't had time to read. I'm only a woman like you, dear, but I think I know what Jesus meant by it."

"Tell me, Elizabeth."

"Prayer is stewardship; it is a partnership between two persons. Prayer is not to *get* something. It is to *give* something. It is to help God bring to pass the desire of his own loving heart."

Clara's eyes were full of wonder as Elizabeth went on:

"You see, God is a Person. I don't know what that means, for I don't know what I mean when I say that I *myself* am a person. Psychology gives only a glimpse into the mystery of personality. The only way to understand personality is to know persons themselves. The only reason I can understand you, Clara, is because I *know* you and *love* you. And so it is with God."

Elizabeth's dark eyes were soft in the gathering twilight.

"That is why prayer is so easy, Clara; so simple for a Christian to understand and yet so mysterious to the world. It looks like a mystical 'force' generated or released in secret, but it is not so—it is two persons working together 'in secret.' It is the Christian's desire uniting with God's will. Don't you imagine God's heart is filled with anguish for France and Belgium, and poor misguided Germany? And don't you think God is concerned about little Arthur? The child is yours in trust, but he *belongs* to God. We think we have a burden to bear, but we forget it is his burden more than it is ours."

Clara leaned her head against Elizabeth. The tears were slowly trickling down her face, but she said nothing. Elizabeth went on:

"Piyari, my head Bible woman in India, gave me a wonderful lesson one day. She brought me a verse in the sixty-eighth psalm that is translated in our American version, 'Blessed be the Lord, who daily beareth our burden.' I always thought it was one of those wonderful promises which help us to cast our burden upon God, but she insisted that the proper meaning was this—'Blessed be the Lord, who daily beareth us his burden'—and, Clara, I looked it up in one of the critical commentaries and that is the translation that is preferred. It is wonderful to think that what we call our fears and sorrows, whether for ourselves or for the world, are the heavy burdens that rest down upon the heart of God. And this is what I mean when I say that prayer is stewardship—it is to lift his burden.

It is not to *get* something but to *give* something. When the sorrow is lifted from the heart of God, his joy comes to us."

Clara's tears were falling. "Tell him, Elizabeth, that I want to—but I'm not fit to speak to him—after I've denied him so horribly! Please tell him!"

And Elizabeth spoke as to One beside them.

"Thou hast heard her prayer, dear Father, for thou art here, with us. She was out among the shadows, and she did not see thy face. And she could not hear thee speak because the false voices were all about her, and deceived her. O the pitiful millions that have wandered far where Clara only took a tiny step! Help them all to see thy face, as Clara sees it now, and to hear thy voice. Thy burden is upon her, Lord; now let her have thy joy. Make little Arthur well, if it please thee, and let the sorrows of this dear home be remembered as waters that have passed away."

Elizabeth ceased and for a moment there was tense quiet. Then Clara slipped from her chair and began to pray—not for herself, not for her child, but for Rhodin. All the pride, the vanity, the falsehood of the past three years Clara confessed with bitter shame, while all the time the anguish of her heart was not that she should be forgiven—she seemed to expect that—but that the burden of it should not fall upon her husband. She prayed that Rhodin might be protected on his journey, that all danger should be kept from him, that he should have comfort and blessing and guidance—above all that he should be brought back to her—that together they might know the sweetness of God's fellowship and love.

Then Clara's agony was lifted, and when presently Mrs. Heustis came in to say that supper was waiting, her face was radiant. Her mother held her close.

"I knew it, Clara—I knew your father's God and mine would not let you wander away altogether!"

Dr. Janes came in while they were at supper and went directly to Arthur's room. He was down again in a few minutes.

"What have you been doing to my sick boy?" he said. "It's a shame to bring an old doctor half way across the city just to hear a happy little fellow say he wants some bread and milk! And, Clara, you'd better give him what he wants, for he hasn't a sign of fever—I say, now, that's no way to treat a starched shirt front—here, take my handkerchief, child—we'll share it together."

A half hour before evening service at the church, Richard Locke dropped in to inquire after the sick child. James Gilbert was with him. The banker's gladness was very genuine when he learned that Arthur was much better; the little child and he were great friends. Clara took him to Arthur's room, leaving Locke and Elizabeth together.

Only yesterday Locke had written to John Roberts that he was ready for appointment to the Punjab, provided First Church would release him. His heart leaped to whisper the word to Elizabeth—to shout it! But he dared not. Some look, some tremor of his voice might betray him. He stood embarrassed by the table and turned over the magazines.

But Elizabeth felt no unnatural restraint. She was thrilling to tell him what had happened. Without a moment's hesitation she poured out her heart's gladness—Clara had come back to God. She spoke rapidly, her wonderful eyes looking into his face. In his deepest soul he knew that she belonged to him, united by every law of spiritual and human fellowship. Could he hold himself? Was she not opening her heart to him?

Mr. Gilbert's voice came through the open door. "I should like to speak to him for just a minute, Mrs. Curtis."

"Why, he took the afternoon train to New York, Mr. Gilbert."

"To New York!" The voice was sharp with excitement. "I—I did not expect him to leave until to-morrow!"

But Clara did not notice his exclamation. She was speaking to Richard Locke. "Will you let me come back again?" she said.

As though he had called her to him, Elizabeth stepped close to Locke's side, and Clara seemed to be addressing both of them.

"Have you or Rhodin ever been absent from my thought?" he answered—"or from the heart of God?"

As he spoke he felt Elizabeth lean toward him. He dared not look at her, but the incense of her presence filled him.

"We shall be late, Mr. Gilbert, if we don't hurry," he said, with gleaming eyes.

But he spoke twice before the banker heard him.

CHAPTER XXII

THE DAY OF THE ARMISTICE

WHEN Locke awoke the next morning he knew that something wonderful had happened. His spirit was leaping like a boy's. Whatever misunderstanding there may have been, he knew that Elizabeth loved him. Moreover, Clara had come back, and it would mean the winning of Rhodin Curtis. No wonder the church bells were ringing and every steam whistle in the city was screaming in wild jubilation!

Two automobiles went past the parsonage together; their horns were honking wildly. He heard a brass band farther down the street, and a crowd of boys with tin horns across the way. It was exactly fitting and right!—and yet, wasn't it a little unusual, all this noise and shouting at a quarter past six on Monday morning?

A boy with the Gazette was yelling underneath his window. "*War z'over—Armustuss signed!*" Locke leaped to the floor. He laughed aloud. No wonder his own victory had come. What could keep the bells from ringing? It was God's day for the world!

He hurried through his bath and dressed quickly. Certain lines that he had read were hurling themselves at him. He knew that they exactly expressed what his spirit was shouting, but the words eluded him. As soon as he could get the volume in his hands, he turned to them—the last lines that Mr. Longfellow ever wrote:

> "O Bells of San Blas, in vain
> Ye call back the Past again!
> The Past is deaf to your prayer:
> Out of the Shadows of night
> The world rolls into light;
> It is daybreak everywhere."

The early delivery brought a short note from Rhodin Curtis. The postmark showed that it had been mailed Sunday afternoon. Locke read it with consternation.

DICK:

You will receive this Monday morning. Please call up Gilbert without delay and make an appointment to see him and Kennedy the moment the bank opens. Protect Clara. That is my one prayer. As for me—forget me!

R. C.

As Locke lifted the desk telephone his hand trembled. Gilbert's voice came across the wire with a sharp metallic ring.

"Certainly—I'll be there at nine o'clock. Kennedy has just been talking to me; he mentioned your name. I supposed you're both coming on the same business."

When Locke reached the bank the janitor was just hanging a freshly lettered card at the main entrance: "*Bank Closed—Armistice Holiday.*" He entered by the side door and went directly to the president's room. James Gilbert was sitting sternly at his desk. A large envelope and a number of papers were before him. Sanford Kennedy was excitedly pacing the floor.

"Thank God the bank is closed to-day," said the merchant. "There won't be any clerks to wonder what we're talking about."

"They'll have plenty to wonder at to-morrow," said Gilbert with a dark frown. "How much do you know about this, Dr. Locke?"

"Nothing—tell me!" answered Locke with sickening foreboding.

"Curtis has robbed the bank of twenty thousand dollars and absconded."

Locke dropped into a chair and covered his face. He knew that Kennedy was saying something in a low, angry voice, but his own brain was whirling and he heard nothing. When he looked up again the merchant had taken a seat at the president's desk. The creases in his face were deep with anguish.

"Not another word, Kennedy, and if Curtis has asked Dr. Locke to come here on a similar plea, he may as well save his breath. This bank will not compound a felony."

Locke flushed. "I have told you, Mr. Gilbert, that I know nothing of this. I received a note from Curtis asking me to see you at the bank, nothing more."

"Did he not make some plea for leniency? Did he not ask that the crime be covered up?"

"He asked that his wife might be protected."

"Exactly—he wants us to protect the woman whom he would not protect himself! The criminal asks us to shield his good name while he walks out lifting up his head! I tell you it can't be done!"

Sanford Kennedy's fist struck the mahogany desk. "And I tell you that Caleb Heustis's daughter and her little yellow-haired boy are free from guilt. If you drag them into the dirt, God's everlasting curse will be upon you!"

James Gilbert's stern face did not relax, but a look of anxiety crept into his eyes.

"Did he leave no explanation, nothing to help you understand this horrible thing?" asked Locke. The president pushed a letter toward him, but said nothing. Locke read:

November 10, 1918.

MR. GILBERT:

I have stopped at the bank for a few moments to lay these papers on your desk and to write this short explanation. I am sending brief notes, also, to Dr. Locke and Mr. Kennedy, who, I hope, will be able to confer with you to-morrow morning. I say "explanation." I am not deceiving myself. I am perfectly aware of the legal designation of my act. By "explanation" I simply mean the making plain to you just how the matter developed. This it is your right to know. If you will read the accompanying papers in their order the case will become entirely clear.

I have nothing to say—certainly I have no desire to palliate an illegal act. That both Mr. Kennedy and the bank have been protected every minute merely suggests that it has not been my habit to profit at the risk of my friends. The insurance policy will not be valid, therefore I am asking you to pay the King & Kennedy extension out of Rockway & Company's draft. If I may ask one favor, please cancel the mortgage on the Park Road property by paying the principal sum with full interest to Carberry & Gridley. The balance of the Rockway draft will provide amply for Mrs. Curtis and my son. I have no debts.

I am perfectly aware of what your judgment will be, and what you will conceive it your duty to do. I therefore am relieving you of a painful duty so far as I myself am concerned. It is impossible to save Clara from grief, but it is not necessary that she should think of me with shame and horror. For her innocent sake and for my boy's sake, I beg one undeserved favor—oblivion.

Brooks and the head accountant are aware that I am leaving for New York as already arranged with yourself. The bank force need not know that I am not coming back until the inevitable news reaches them from—no matter where; I shall not perplex you. I recommend Brooks for advancement; he is most efficient. It is needless for me to tell you that the bank cash and the accounts are in perfect order.

Rhodin Curtis.

Locke lifted burning eyes. "Do you call this the letter of a criminal, Mr. Gilbert?"

"He used bank funds for personal speculation, Dr. Locke, and that's enough for me." The president spoke with bitterness, but Kennedy interrupted him.

"I want to go over these papers again. I only glanced at them before Dr. Locke came in. Let's give poor Rhody a man's chance, Gilbert; he would do twice that for one of us." The merchant's glasses were far too blurred to see, so Locke read the papers aloud while James Gilbert nursed his feeling of outraged confidence.

First came Passmore's letter of the preceding May recommending the investment in Mexican Petroleum and mentioning Gilbert by name.

"Insolence!" he muttered.

"Not at all, Gilbert,—legitimate, high-grade salesmanship," answered Kennedy. "Passmore knew how Rhody respected your financial judgment."

Then followed the record of the mortgage on the Park Road property and a receipt from Rockway & Company for $20,000, margin paid on 1,000 shares of stock. In June there was a sales slip for $14,000, Coördinated Copper, and a receipt for this amount, margin on 700 more shares of Mexican Petroleum.

"Straight as a string so far!" said the merchant, watching Locke through his glasses.

Then came Passmore's letter the 31st of August, showing it had been Rhodin's intention to sell his holdings at a fair profit and withdraw. The fascinating lure of wealth and the second mention of Gilbert's name were not overlooked.

"I grant you, Gilbert, the fellow was insolent—but he knew that you had been badly bitten by the Mexican microbe and Curtis would be more sure to catch it if he mentioned you."

The president bit his lips and Kennedy continued.

"Think of it, man, selling Pennsylvania Railway stock on a gamble! It simply shows that you were money mad, and I'm just fool enough to tell you so! As a conservative banker, would you advise a public trust company to sell Pennsylvania Stock and buy foreign oil, even if it were climbing to the sky?"

A slow red overspread the banker's face. "I'm not used to being rated in my own office, Mr. Kennedy, and I'll not take it!"

"I don't care what you're used to, James Gilbert! We're here to find out why a strong man fell to his death, and as there's a God in heaven I'll speak my mind! Go on, Dr. Locke, read the next paper." The merchant's eyes were blazing and his strong hands clutched the arms of his chair.

Locke read a copy of King & Kennedy's letter to extend the loan, then came Rhodin's letter of September third to Mr. Kennedy. He paused here, for Sanford Kennedy was leaning forward.

"Read that letter again," he said in a low tense voice.

As Locke read the frank, open letter, written at the Hamilton Hotel, his voice broke and he saw Rhodin as he had seen him that night, caught in the remorseless current of covetousness. He remembered the unbridled conversation at the committee dinner that must have carried him even farther than he himself had dared to go. James Gilbert also remembered. The angry flush disappeared from his face and a look of uneasy questioning was in his eyes.

But Sanford Kennedy's head drooped upon the desk and groan after groan broke from him. "Mine was the hand that threw him down! He told me of my blunder in his fine, straightforward way—and I laughed while he stood upon the brink! O God, lay not this sin to his charge, but visit the transgression upon thine unfaithful steward!"

And then it all came out—his written instructions to extend the loan, the late remittance, and his irregular coming to the cashier's desk after banking hours. He told of Rhodin's kindness and of his own negligence in handing him a misdrawn check.

"And all the time this tempting offer from Passmore must have been like fire in his blood!" said Locke. "I tell you we were not true to him—not one of us! I make no plea for Rhodin Curtis. It was his business to spurn the whole devilish affair, but I say this—he had the right to look to us for help, rather than hindrance; and now, at whatever cost, we must find him and bring him back."

The flush returned to the banker's face, but there was no anger in the look he gave his pastor. Sanford Kennedy reached his hand across the desk. "Forgive me, James, for even seeming to condemn you. During all these years you have warned me against my carelessness, and now the curse of it has come upon me. God only knows what temptations I have placed in the way of thoughtless clerks and stenographers. O, Rhody, Rhody—to think I gave you the weapon with which you destroyed yourself!" and the merchant laid his head upon his arm and groaned again. James Gilbert did not answer him. His face had become set and white.

Meantime Richard Locke had picked up the last sheet. It was a statement from Rockway & Company. A New York draft was pinned to the letter. Locke read the items with a fascinated gaze.

Rhodin Curtis in Account with Rockway & Company—New York City.

May 28, Bo't 1,000 Shares Mex Pete at 90⅞	$ 90,875.00	
Commission at ⅛	125.00	
	91,000.00	
Less Margin paid	20,000.00	
Bal. due broker this transaction		$ 71,000.00
June 18 Bo't 700 Shares Mex Pete at 95⅛	66,587.50	
Commission at ⅛	87.50	
	66,675.00	
Less Margin paid	14,000.00	
Bal. due broker this transaction		52,675.00
Sep. 3 Bo't 1,800 Shares Mex Pete at 102	183,600.00	
Commission at ⅛	225.00	
	183,825.00	
Less Margin paid	20,000.00	
Bal. due broker this transaction		163,825.00
Nov. 7 Sold 3,500 Shares Mex Pete at 173	605,500.00	
Less Commission at ⅛	437.50	
	605,062.50	
Less War Tax at $4 per hundred	140.00	
	604,922.50	

Carried forward		$604,922.50
Int. on $71,000 May 29 to Nov. 8 at 6% .	1,902.41	
Int. on $52,675 June 19 to Nov. 8 at 6% .	1,316.15	
Int. on $163,825 Sept. 4 to Nov. 8 at 6% .	1,723.52	
		4,942.08
		$599,980.42
Total Cost 3,500 Shares as above ..		341,500.00
		$258,480.42
Add dividend in July on 1,700 shares at 2%		3,400.00
Our Certified Draft inclosed herewith ..		$261,880.42

NOTE: These quotations are accurately taken from New York Stock Reports of "Mex Pete" for 1918, and the figures for "Rhodin Curtis's deal" are furnished by a responsible New York broker.—H. R. C.

Locke's eyes reached the amazing total that had lured his friend and then rested on the certified draft that lay crisply across the statement—an order to pay to Rhodin Curtis $261,880.42. He leaped to his feet.

"Men," he said, "do you realize that Rho Curtis is at this moment under the horror of this thing? He leaves his wife, his child, his fortune in our hands—but what shall become of that home if husband and father comes not back again? What shall become of us if we are faithless stewards of this man's soul? Even now it may be too late! While we sit here indulging in vain regrets, the pitiless storm is beating upon him, if, indeed, his anguished spirit has not already slipped over the edge of the abyss!"

James Gilbert covered his face with his hands. "My God—I've driven him to his death!"

There was tense silence.

Presently Sanford Kennedy lifted up his head. His eyes were quiet and restful.

"No, James, I don't believe it," he said. "Rhody wouldn't do it—at least not yet. Something tells me he'll come back to us again."

"But we must act," said Locke, imperiously. "We must do something—instantly! Would he have gone to New York, Mr. Gilbert?"

"Undoubtedly."

"Then I shall follow him at once."

"We could wire the bank's eastern correspondents and—"

"And drive him to some desperate act!" interrupted Locke. "He would mistake the purpose of our inquiry, and explanation to any human being except himself would defeat our whole purpose. This sin of Rhodin Curtis shall never be mentioned outside of this room. It is our promise to God and to each other."

As the three men clasped hands Richard Locke poured out his soul in intercession, and Gilbert's trembling lips echoed every petition. But the merchant stood with his eyes open and his head lifted.

"God has heard your prayer, Richard," he said. "He's with us, and he's with Rhody—and he will hold him safe until we find him. God guide your steps, my faithful pastor!" and the merchant laid his hands upon him in silent benediction.

Locke looked at his watch. "Number two leaves in fifty minutes. I'll have time to catch it; it connects with the night express at Pittsburgh. Have you a list of your eastern correspondents?"

The banker took a type-written sheet from his file. "These are our confidential correspondents in New York City," he said. "I'll wire you the completed list. You'll need expense money, and plenty of it."

He opened a small safe back of his chair and took out a sheaf of bills. "This is not the bank's affair; it is a trust committed to me alone. Here are a thousand dollars. Spare no expense. Make a sight draft against me for any amount—only bring him back with you." James Gilbert's eyes filled as Locke shook hands with both men and left the room.

Miss Winthrop took his suddenly announced journey with her usual equanimity and had his clean linen laid out for him in two minutes.

"You must take a heavier suit of underwear, Richard," she said. "New York is on the coast, remember." As it turned out he was grateful for his aunt's thoughtfulness, but not for the reason that she had named.

He had time to call Rhodin's 'phone before he left, and ask in cheery tones for the last word from the sick room.

"I'm leaving for New York," he said, "and expect to see Rho. What word shall I give him?"

"Our love, our love, Dr. Locke!" came Clara's happy voice. "Tell him that Arthur is sitting by the window watching the automobiles go by and counting the hours until he shall see his father—and tell him my heart is overflowing with the new joy that we shall share together."

Twenty minutes later Locke stepped aboard number two, eastward bound.

CHAPTER XXIII

VANISHING CLEWS

WHEN Richard Locke stopped at the Pullman office in the Pittsburgh railway station to secure his sleeping reservation for New York, the clerk looked at him sharply.

"Is this Dr. Richard Locke?"

"Yes."

"Urgent wire waiting for you, sir."

Locke opened the envelope and read:

"Reliable information your brother in Chicago Monday morning. Full letter will await you Great Northern Hotel."

The message had been dispatched from his own home city and although it bore no signature Locke instantly recognized its import. The sagacious banker was giving him explicit information without publishing any names. He hastened to the ticket window.

"Chicago," he said tersely, then waited impatiently while two clerks fumbled to find the correct form. "I must catch the 8.15—please hurry," he said.

A round-faced man behind him laughed. "The public will have to wait while the Government learns its new job of running the railroads," he said. "I reckon the people are finding out that public utilities are a public trust."

Locke turned, "Are you a preacher or a lawyer?" he asked, smiling.

"Neither. I sell pig-iron, but I can see a hole through a ladder! The first condition of good stewardship is responsibility, and responsibility is always *personal.* You can't shoulder it off on some woozy thing called 'society.' Community life is worthless unless personal responsibility is—"

But Locke lost the rest of it. He had his ticket in his hand and was running for the gate as the west bound express was called for the last time. By great good fortune he was able to secure an upper berth—the last one. He drowsed off about midnight and dreamed that he saw John Roberts' solitary figure moving out into a desert road. There was neither tree nor shrub, and the vertical sun beat upon him pitilessly. A glory was about him and the deep-set eyes seemed to behold One who is invisible. Locke tried to reach him, but the figure faded. He awoke with a sense of awe and isolation.

At eight o'clock on Tuesday morning the train pulled into that ancient ruin humorously known as the Chicago Union Station. He took a taxi to the Great Northern Hotel.

As he expected, a letter from Gilbert awaited him. One of the bank's clients, the letter said, had lunched with him and happened to mention that he had chatted with Rhodin at the railway station on Sunday afternoon. Rhodin had boarded the west-bound passenger train. His destination might be Saint Louis; more probably it was Chicago. It seemed certain that he had not gone to New York. He inclosed a list of the

Chicago banks where Rhodin was known and suggested two financial houses in La Salle Street where he would do well to start his inquiry.

His first call was fruitless, but the second was full of encouragement.

"Is not Mr. Curtis cashier of one of the banks in ——?" and the vice-president's secretary, to whom he had been referred, mentioned Locke's home city.

"Yes."

"Well, he was here yesterday about noon, and went out to lunch with Mr. Hamerton."

"Do you know whether or not Mr. Curtis has left the city?"

"I understand that he has. He was in conference with Mr. Hamerton concerning certain interests of his in the south—Mexico, I think."

Locke started. "May I see Mr. Hamerton?"

"I'm sorry, he was called to Aurora last evening and will not be back until eleven-thirty."

"I will see him at that time if he can make it convenient. It is a matter of rather urgent importance. Will you kindly hand him my card and ask him to reserve ten minutes for me?"

"Certainly."

There was nothing to do but pass the two hours as best he could. He walked over to Michigan Boulevard and spent an hour in the Art Institute. Then he looked out over the waste of reclaimed land, and wondered how soon Burnham's dream of the "City Beautiful" would be realized. He spent much time in studying Lorenzo Taft's exquisite bronze, "The Great Lakes."

At eleven-thirty he was again in La Salle Street. The secretary met him.

"I am sorry to inform you," he said, "that Mr. Hamerton has been detained in Aurora and will not reach the bank until nearly three o'clock."

Locke frowned. "Is there no way that I can get in touch with him?"

"I might be able to get him on 'long-distance.' "

"Thank you, I shall be very grateful."

In five minutes the secretary returned. "Mr. Hamerton already has left Aurora," he said. "He is coming part way by auto, but I am sure he will be here before three o'clock. I will give him your card the moment he arrives."

Locke was in a fever of distress, but there was nothing to be done. Hamerton had seen Rhodin less than twenty-four hours before and had spent an hour or two with him. Undoubtedly he could tell something of his probable movements. There was nothing to be done. He must wait.

He returned to the Great Northern and wrote a brief letter to Gilbert. As soon as he finished it he tore it to shreds. What folly! He had absolutely nothing to report. He ate a light lunch, then sat in the lobby and looked at the clock.

At twenty minutes to three he again inquired for Mr. Hamerton, and breathed easily—the vice-president would be able to see him in five minutes. He found himself presently standing beside the desk of a large gentleman with a bald head.

"I understand, Mr. Locke," began the vice-president directly, "that you have been inquiring for Mr. Corliss of your city. We took lunch together yesterday, and I shall be glad to give you any information that is proper. Our cashier had a wire from him this morning. Won't you be seated?"

Locke's heart leaped. "Thank you, Mr. Hamerton. I appreciate this greatly—only you have made a slight error in pronouncing the name. It is Mr. Curtis that I am wanting," and he drew a chair up to the desk. At last he had found a clew.

"Do you mean Rhodin Curtis of the City National?"

"Yes."

Mr. Hamerton laughed. "No mistake at this end! I know Mr. Curtis very well; he is our regular correspondent, though it has been several months since I saw him. It was Henry Corliss whom I saw yesterday—Corliss of the Second National."

Locke looked at him blankly with a heavy sinking of his heart. He had wasted six hours for—this!

"I'm sorry, sir, to have disappointed you. I—I hope Mr. Curtis is well." The vice-president looked at him curiously. Instantly Locke was on guard.

"I am the one who should apologize for having taken your time, Mr. Hamerton. Consonants are rather important members of the alphabet! I know Mr. Corliss, of the Second National, and one would have no difficulty in distinguishing the two men apart." With a cordial word of appreciation Locke withdrew. As he passed out into La Salle Street the Board of Trade clock struck three. The day was nearly over and he had accomplished nothing. What had these six hours meant to Rhodin Curtis? His heart contracted with fear.

As he walked east in Adams Street a half-hinted suggestion of the morning came back to him. Had Rhodin any "interests" that would turn his thought in any direction? He remembered the draft for more than a quarter of a million that lay on Mr. Gilbert's desk. Could he have watched the spectacular advance of Mexican Petroleum without having been drawn toward the sources of his sudden wealth. At least it would not be amiss to follow this clew.

He stepped into the city ticket office of the Illinois Central Railway, and inquired concerning winter rates to some of the southern cities.

"The fact is, I'm interested in Mexico City. Is there any chance of getting through?"

"O, yes, you can get through all right; only we can't sell you anything further than the Rio. The mix-up down there has demoralized the railway service."

"Is there much transportation to the border?"

"Not much—two or three a week. Sold one ticket yesterday."

"I wonder if it could have been an acquaintance of mine who has been interested in Mexican oil; I've had a notion he might take a run down there. What sort of an appearing man was he?"

The clerk looked at him. "What's the game, brother? Has he robbed the collection plates?"

Locke flushed, but the clerk smiled at him good-naturedly.

"There's no use getting warm over it, padre; I reckon you're a better preacher than you are detective! I like you all right, and if you'll tell me straight what you want I'll help you to the best of my ability. If not—good night!"

Locke reached out his hand and laughed. "You're the captain! I never knew how to get things by indirection, and I'm too old to learn. How did you know I was a preacher?"

"How do you know the 'Seminole Limited'? Say, brother, what jay are you trying to get a line on?—has he run away with the church funds?"

Locke looked him in the eyes. "You answered me straight—now let me answer you! I'm not a detective. I'm a preacher. I'm not trying to jail a man, but save him. Have I the right to tell you anything? Would you if you were a preacher?"

The clerk thought a minute. "You've got the right dope, sir, and I'll stand by that kind of a preacher from here to hades! I'll tell you all I know. This chap was about your height, but a little heavier build. He had dark hair and eyes and a close trimmed moustache. He had a sad-looking face, as though he had lost every friend he had and his hope of heaven besides. Does that tally, brother?"

Locke's eyes were burning. "Where was he going?" he asked in a low voice.

The clerk turned to the ticket rack behind him and ran his finger down a spindle file holding detached ticket stubs. "I sold him coupon ticket number 3256, to Laredo; but from the questions he asked I'm sure he intends to go through to Mexico City."

"Can you get a wire to him?"

"Sure, he's on number four. Spiel it out and I'll get him for you before six o'clock."

Locke thought a moment, then wrote out the following telegram:

Ticket Holder 3256,
Train Number Four,
En Route, Laredo, Texas.

Consultation yesterday. Perfect understanding assured. All say come home. Clara waiting for you. Where shall I meet you? Wire immediate. Great Northern Hotel.

RICHARD LOCKE.

The clerk read it. "Right you are! I'll put it through 'Rush.' If he's as good a sport as you are, Clara will see him before Sunday."

Locke thanked him and then bought a mileage ticket and reservation as far as Memphis, ready to leave at nine o'clock.

"You'll hear before eight, all right. Good luck, padre! If I knew where you were going to preach, I'd walk across the city to hear you."

Locke went direct to the hotel and notified the desk clerk that he was expecting an important telegram. Then he sat and waited. At dinner he took a small table near the door, and listened with every nerve attent. What if the answer should not come before nine? How could he spend another night in such uncertainty.

About half past seven he was looking through the railway time tables as he stood in the lobby of the hotel. His traveling bag was at his feet. He heard his name called and a page came running toward him. The answer had arrived in time—a dollar "tip" was small return for such a service! He tore open the envelope and read:

Ticket holder 3256 joined at Memphis by lady and two children. Indignantly denies imputation. Name Saunders.

CHARLES JACKSON
Conductor.

Richard Locke did not know why he stood there nor how long he had been standing. He was stunned. He could not think. He only knew that he was helpless and all but hopeless. What possible turn could he make? Should he advertise in the morning papers? Should he notify the police? How could he go back to Clara Curtis?

"O God," he groaned, "help me!"

Absently he fingered the time tables. West—east—south—north—which way should he go? Suddenly he found himself breathing fast. He was perceiving something—he did not know what. Something within him was alert. And then it came to him.

He was looking at a "Summer Tourist" folder that he had picked from the back of the case. It was three months out of date.

WHY STIFLE IN THE CITY?
THE LAKES OF NORTHERN MICHIGAN
AWAIT YOU!

With one fierce burst of illumination he knew where he would find Rhodin Curtis. In one flash it was before him—the undulating shimmer of reeds and water lilies and the stark horror in Rhodin's eyes. There was only one question now: Would he be in time?

"Boy—a taxi—quick!" he called.

He had ten minutes to reach the Twelfth Street Station. But it was enough. When the night train pulled out for Petoskey he sat breathless and thankful in the end sleeper.

CHAPTER XXIV

FLYNN'S POINT

ON arriving at Petoskey the first thing Locke did was to find a garage.

"Going after ducks?" asked the manager. "Well, you'll find them. I saw a million last week at the south end of Crooked Lake. What size shell do you use?"

Locke smiled. "I'm afraid I'll have to borrow a gun from Captain Flynn—if I do any shooting."

"So you're going to stop at the Cap'n's, are you? Then I reckon I'll have to take a deposit in advance. That old weasel won't leave much for me when he gets through squeezin' you!" and the manager chuckled.

"Maybe I can make out to pay both of you—that is, if you don't want the earth. How much will you charge for two or three days' use of a machine?"

"O, I reckon I can let you have one for twenty-five or thirty dollars. Not a new machine you know, but one of our left-overs."

"That will be satisfactory. I'll start immediately." He examined the rusty looking roadster and took his seat.

"She's the regulation flivver, mister," said the manager, folding up the bills that Locke handed him, "but she'll carry you."

Locke drew on his gloves. "Perhaps the public won't call it a 'flivver' after this week."

"I get you, mister, and you're dead right! She's frisked ammunition up to the front line trenches, without ever stalling an engine, and she's carried our wounded boys back from the edge of the pit. I guess she's entitled to the Distinguished Service medal along with the Red Cross. Good luck, mister, and a heavy bag! Take the right turn this side of Oden."

It was nearly eleven o'clock when Locke's car crept up the muddy road in front of Flynn's two-story cabin. It had been raining and he blessed his aunt's thoughtfulness that he was warmly clad. He had borrowed a pair of blankets at the garage, which were folded away under the seat.

"I may need them later," he thought, with a nervous shudder.

The old man came limping down the path from the kitchen door. As soon as he recognized Locke he began to laugh.

"I reckon I got one on Rhode Curtis!" he said. "He told me n'ary a soul was comin' with him this time."

Locke gripped the steering wheel and a mist came over his eyes. He could not speak. He could not even thank God. He was dumb.

"Better unload, Dr. Locke," the old man ambled on. "No use goin' out before dinner."

"When did Mr. Curtis get here, Captain Flynn?" asked Locke, staring through the fringe of scrub oaks that skirted the lake. The water looked leaden under the November sky.

"Monday, just before supper. He came up from Petoskey on the afternoon train and pulled himself over from Oden. He's the darn'dest, queerest duck I ever see!"

Locke looked at him. "What do you mean, Captain?" he asked with a quick beating of his heart. "He—he's all right isn't he?"

"O, he's alive and kickin,' if that's what you mean—though how a grown man expects to go all day on two crackers and a cup o' coffee gets me! Then how in tarnation is he goin' to get wild ducks without a gun! Expect 'em to swim up and climb into his boat?"

Captain Flynn revolved a huge quid in his mouth and spat copiously.

"I told him this mornin' he hadn't as much sense as he had when he was ten years old! He said he was goin' to try a little still fishin' in that old punt you used last summer. I gave him one o' them long pointed saplings, same as we always use for anchoring a boat in ten feet o' water. But I see'd him about an hour ago down to your old camp, an' I'm darn'd if he hadn't throw'd the sapling down on the bank and hunted around for a boulder half as big as a wash tub! It was lyin' in the punt with about fifty feet o' cotton rope. He'll anchor his boat all right, an' himself too if he ain't keerful."

Locke started his engine. "I'll run down to the point and give him a hail." His face was deathly white.

"All right, that's where you'll find him. He's been foolin' around the edge o' them water lilies for two days. I'll tell the old woman that you'll be here for dinner."

The muddy road connected with a rude landing at the point. As soon as Locke had gotten clear of the trees he cast his eyes over the sodden mass of green that rested on the surface of the lake. Out where the clear water began, but still inside the line of treacherous green, he saw an old flat-bottomed boat. It was empty.

Locke shut his eyes and dropped his head upon the steering wheel before him. He was not thinking of Rhodin. His mind at that moment did not go back to Clara. He saw the agonies that were just ahead of him, but his only thought during that first numb moment was regret—he ought to have borrowed four blankets instead of two; he was sure the water was icy cold.

Then he sat up. "I must think," he said. He knew he must get help, two men at least. He would decide what to do after they had recovered the ——; he shuddered and closed his eyes again. Then he looked toward the boat and recognized his first solemn duty: it was to secure any letter or message that Rhodin might have left. This he must do alone.

The landing was on the south side of the point; it was clear water here. He found the captain's skiff and pushed out. His hands were steadier for rowing and as he drew near to the punt he found himself in control of his faculties. He pulled alongside and looked in. The bottom had been partly staved out and the reeds and water lilies had wrapped themselves about the rotting planks. It had been lying there for months.

Locke's revulsion left him trembling and weak, and he grasped the slimy edge of the punt to steady himself. Two days of nerve stretch had brought him almost to collapse. But joy is a quick restorative.

"Hold him, O God, hold him!" His prayer came like a chant of praise. He pushed himself free of the reeds and rowed rapidly toward their old camp. He turned his head and looked. Rhodin was standing on the half sunken log watching him.

The skiff was still a hundred yards from the landing place and it leaped through the water under Locke's driving strokes. As he drew near the log Rhodin leaned over and pulled the boat close in.

"I knew you would come, Dick," he said, and reached out his hand.

Locke looked at him. He was unshaven and his face was haggard with suffering. Locke expected all this —but there was something more, something that made his throat swell and his eyes fill. In Rhodin's face was the look of a man who has trodden the winepress alone. Locke laid his head on Rhodin's hand and wept.

"Good old Dick, I knew you would come," he repeated.

Locke looked at him again. Was this Rhodin Curtis? The old masterful air was still about him, but into his eyes had come an indescribable gentleness.

"Come up on the bank, Dick, and sit down."

Locke followed him and they sat down together on one of the plank benches that still remained from their last summer's camp. A pale November sun had pushed through the clouds.

"I know what you've come to say to me, Dick, and I want to save you everything I can. I'm going back."

"God bless you, Rho!"

"I've thought it all through again, and I've settled it. I've made up my mind that it will be easier for

Clara to suffer with me than without me. The thing can't be covered up—I was a fool for thinking that anything I could do would make the least difference. It only makes it harder for her."

"But, Rho, you don't—'"

"Let me tell you the whole thing, Dick. I expected to finish it yesterday, but it rained all day and I couldn't quite pull myself up to it. You see the other time, when I was a little fellow, it was a bright sunshiny day. All my memory of it is full of gleaming lights. I didn't mind the cold, but I had a horror of the lead-colored sky and dark water. This morning I started out again, but it was no better. I knew it was sheer weakness and cowardice, for it would be dark down there anyhow. And yet I could not shake off the feeling. That memory of my boyhood was with me, and I wanted the sunshine on the water.

"Then, all of a sudden, I asked myself a question—'Are you not a coward to do the thing at all?' You see, it had not occurred to me that I could do anything else; it was the only way to keep the disgrace and horror away from Clara. That question staggered me—for, Dick, whatever else I am I never dreamed I was a coward. I tried to put myself in Clara's place: —which would be harder for her—to face the unspeakable shame with me, and know all about it, or be left alone when that—that *thing* should be found in the lake? I tell you, Dick, I've gone to the depths of hell! My punishment is upon me living or dead, and I can't escape it. I've brought suffering upon her, and now I can't even die to save her from it. Soldiers have died for the country, other men can give their lives for those they love, but I have forfeited the right even to make a sacrifice."

Locke put his arm about him. "Let me give you this word of comfort, Rho. We—"

"No, Dick, I'm not through yet. I found out I was a coward, but that wasn't all—I found out why I did the hideous thing. I thought it was to give Clara larger opportunity and greater luxury—but it was my own ungoverned grasping after power. I betrayed my home in order to have a place among the rich men of the city. It is unforgivable, Dick! I know what I'm going back to—but the shame of it and the suffering never can atone for the sin.

"I never knew anything about prayer after mother died. I don't know whether I believed in it or not—at least until that night little Jeem was talking to Pietro. But I was hopeless. I threw myself down here on the ground and prayed. I don't know much about your God, Dick. He seems rather wonderful to me. I guess I'm afraid of him—though I never knew it before. I just did what Jeemy did, 'I made a pray weetha Jesu.' "—Rhodin's lips trembled and he turned away his head. Then he went on.

"The strangeness of it is that for two hours I've had quietness. The horror of it has passed away. I've had a peculiar feeling all morning that you were coming to me, though how you still care for me is more than I can understand."

And then Locke told him. It was the message that he had been commissioned to bring—that Gilbert and Kennedy were bowed with sorrow and not with anger—that they both felt they were not without a certain moral responsibility for his act—that their one prayer was his return—that the whole matter would be buried, already was buried, in oblivion.

Rhodin was overwhelmed. But he dissented absolutely from anyone bearing a hair's weight of blame except himself. Their magnanimity would make it easier for him to return, but he could not under any circumstances accept the last suggestion—Clara at least must be told of his perfidy and falsehood.

"The thing seems different since this morning," he said. "Yesterday I was willing to go into eternity with a coward's lie on my soul. I wanted to die to keep Clara from knowing. But she's got to know, Dick. My purpose to keep the truth from her is what made me know I was a coward. And my quietness came when I was ready to go back and tell her—even when I thought it would mean public disgrace as well. No, Dick, you know it as well as I do—Clara must be told."

"You're God's man, Rho, and he will make the way easy for you. Already he has done it." And then he related what he knew of Sunday afternoon—what Elizabeth had told him and what Clara herself had said. Nor did he forget to repeat word for word his message from Clara on Monday morning.

Rhodin sat silent for a long time. A great peace was upon him. Then he spoke.

"Dick, I think it would be better if I could talk to Clara here by the lake. It would be easier for both of us. There's 'phone connection over at Oden. Would you mind sending the wire?"

About five o'clock Clara's answer was brought across the lake. She would take the night sleeper.

CHAPTER XXV

A RAINY DAY

CAPTAIN FLYNN'S household was astir early. There was excitement in the kitchen. The Captain's boy was sent over to Oden to borrow a white tablecloth.

"Rhode Curtis's wife is eatin' dinner at our house," he said in explanation, "and ma says she's never et off'n oilcloth in her life."

The Captain himself was out at daybreak and brought in two fine ducks. He met Rhodin and Locke in front of the house as he was returning.

"I don't see no use makin' your wife fool along in the 'accommodation,' Rhode," he said, laying the ducks on the wash bench. "That darn'd train sometimes takes three hours to pull up from Petoskey. Last week it laid at the sidin' one hour and forty minutes, waitin' for Gus Meeker to hi'st a steer aboard. Why don't you run down to Petoskey and bring her up in that flivver?"

The Captain's advice was sound, and Locke started at once. Rhodin preferred to wait. "Bring her to the camp, Dick," he said. He had lost much of his haggard appearance. Ten hours of sleep, a bath and shave had somewhat restored him, but the look which broke Locke's heart was still in his eyes.

Before eight o'clock Locke found himself stalled on a muddy road. He did not impugn the flivver; he was questioning all vehicles shod with air. His front tire had picked up a twisted nail. Before he had succeeded in changing the tire, another all-day rain had started in, and he was compelled to drive cautiously. By the time he had reached the Petoskey station, the Oden "accommodation" had been gone fifty minutes.

He knew that Rhodin expected to take the night express from Petoskey, so he exchanged the limping roadster for a closed car and started back to the captain's. It would make the return trip easier for Clara.

For once the captain's accusation was unfounded—the train from Petoskey was on time.

"Be one of you Rhode Curtis's wife?" The question was asked by a tawny native, and was addressed to two ladies who had stepped from the "accommodation." They were looking anxiously toward a dreary shack that bore the illuminating inscription, "Oden Store and Post Office."

"One of us is," answered Clara, smiling. "Did Mr. Curtis send you to fetch us?"

"Not exactly, but when it began rainin' the cap'n 'lowed Dr. Locke might have trouble with the autymobile, and miss you at Puttowsky. I was comin' over for the paper, so I told 'im I'd keep an eye open for you. I reckon, though, he war'n't expectin' more'n one o' you."

He looked admiringly from Clara to the dark-eyed lady beside her, then they all moved over toward the store. The ladies remained standing under the rainsoaked awning while their kindly interlocutor waited for the mail bag to be opened.

"But, Elizabeth, you mustn't stay in this wretched place."

Her companion laughed. "You never were held for days together in a *dák bungalow* in the Himalayas," she answered. "I shall get on very comfortably. Seriously, dear, Mr. Curtis is expecting only you, and it is better for me not to go."

"You could spend the time with Dr. Locke," and Clara smiled.

Elizabeth's eyes danced. "It hardly would be proper for a young unmarried lady to force her attentions on your new pastor." She was laughing, but the rich color was in her face.

"After all I've told you, dear?" answered Clara. "You know how he worships you, and how my wicked deception has kept him from you."

"I think Dr. Locke should be punished for not having better discernment! If he really has made up his mind about 'Lord Ullin's daughter,' she won't run away from him—but he'll have to seek her here, 'across the stormy water!'"

The boatman came out with his paper and they walked down to the landing. Clara was a little nervous.

"Thank you, Elizabeth, for coming with me; you have made me strong. I would be frightened if Dr. Locke's telegram had not assured me that Rho is perfectly well. And yet I'm equally sure he needs me for some very serious reason."

An open boat is an uncomfortable place when it rains, and Clara was grateful that the murky drizzle had ceased—at least for a while.

"Do you know where Mr. Curtis is staying?" she asked, lowering her umbrella.

"He's be'n stoppin' at Cap'n Flynn's, but mostly he fools round that campin' place where him and Dr. Locke was last summer. I reckon that's where he is now, for that's where Dr. Locke was plannin' to take you in the autymobile."

"Can you take me directly there?" Clara divined Rhodin's wish that they should be alone.

"Sure, if you want me to. But you'll find it purty damp."

"I'm not sugar—I won't melt." Then she laughed, for the native was looking at her as though he doubted both her statements.

The sun crept through and looked at them as the boat nosed its way along the sunken log, and Rhodin reached over and clasped her to him.

"But Rho, darling, you must not say such things about yourself. It was wrong. I tremble when I think about it—but you didn't deceive anybody, dear, and you protected them every minute."

"I deceived *myself*, Clara, and I did not protect *you*." His face had become haggard again and the dark hollows of his eyes were ringed with anguish.

Clara turned and looked at him. She had been sitting beside him on the bench. Her face had been resting against his shoulder and her eyes had been staring out over the reeds and lilies. Rhodin had not even hinted why he had come to the lake; he had told her only of the affair at the bank. But as she looked into his eyes she realized the horror that had been upon him.

A very frenzy of fear seized her. She clung to him piteously, while shudder after shudder passed over her. She only could whisper, "O, not that, not that!" Rhodin's lips were pale, and his throat was dry and parched, as he whispered back, "Thank God, my darling, that horror is past—forever!"

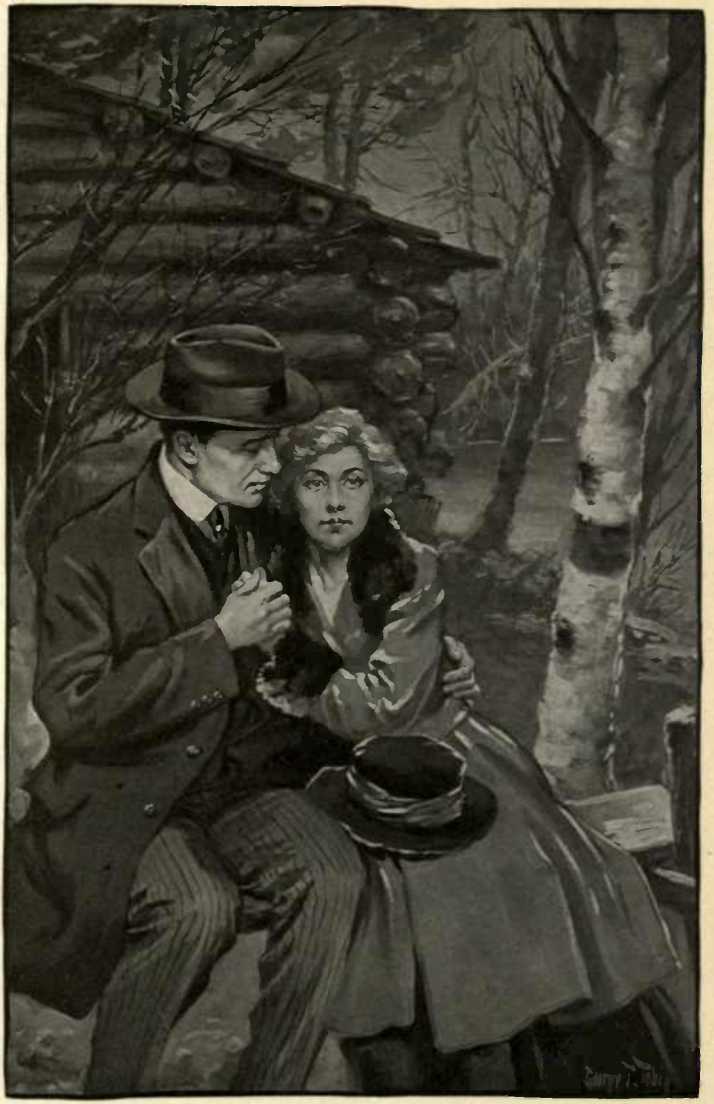
Then something came to Clara Curtis—for the first time she recognized the stewardship of marriage. In that swift moment of realization she knew that Rhodin had built a garden of flowers for her to live in—and she had been languidly glad to have it so.

With burning shame she knew that her unthoughtfulness had compelled Rhodin to live his life without her. And she herself, living in a dream world, had been caught in the web of that false thing, "Reality." In his great yearning love Rhodin had been ready to throw himself out among the hideous shadows in order that her silken couch might not have the discomfort of a crumpled rose leaf. She buried her burning face upon his shoulder.

"I have not been a true wife to you, Rho. I have let you carry me as though I were a piece of porcelain. I have not stood beside you to take my share of life. The untruth has been in me, dear, not you."

There had been few tears in Clara's life, but the heart-searching of that hour and her unpitying condemnation of her own self-centered existence were like a cleansing tide at the flood.

Rhodin held her to him. He told her she had been



Then something came to Clara Curtis

his dream and inspiration, that she had come into his raw, uncultivated life like an exquisite spirit from another world. But the more he spoke the more her bitter tears made answer.

"O Rho," she sobbed, "you can't understand the untruth that has been in me; your own great soul has been too big to notice it." Then she kissed him and healing quietness fell upon them both.

They had many things to talk about. The separation of half a week had ushered each of them into a new life. Clara told him of her prayer on Sunday afternoon—of her agony lest he should be in danger, and the thrilling assurance that God would bring him safe. Rhodin spoke with simple directness of his own victory when the Man of Calvary stood by him. They spoke of Locke and Elizabeth, and Clara did not cover up the subtle falsehood which had imposed upon herself as well as deceived her husband.

"Rho, as I see it now, all that strange falsehood came from Professor Roome's lecture on 'Faith.' He said, 'If you'll *believe* a thing is true, something that you very much want, it *will* be true, no matter how untrue it may *seem.*' He said this was the true teaching of Jesus in the New Testament. I have no right to blame anybody but myself, and I do not. I was stubborn. I would not listen to mother, nor even to you in your one request that I should stay in the church for the sake of little Arthur. I've told Elizabeth of my deception and I—I shall tell Dr. Locke."

And then they talked of Rhodin's new-found wealth. He told her what he felt he ought to do with it, and when she smiled at him and said, "How can *we* do anything else, Rho?" he caught her to him. He understood her sweet emphasis and the look of comradeship she gave him. Henceforth it was to be "we" in all their life.

The *honk honk* of a car pushing toward them from the "point" made them know that their sweet hour together was drawing to a close.

"It has been like another wedding trip, Rho, only this one is the beginning of 'forever!' " and Rhodin knew that it was even as she said.

"How dare I take it, Rho?" Locke's voice was full of wonder.

"But we can't keep it, Dick. You see that as well as I do. I'll take back the twenty thousand that represents the mortgage on the home, and it's perfectly right for me to receive back the fourteen thousand that I invested in June—the principal, I mean. But all the rest has the smell of fire upon it. The investment itself might have been honorable and just if I had not smirched it. But I can't touch it now, Dick." The words came with a new emphasis.

Locke's soul swelled within him. "It's prophetic, Rho! I can't imagine what it means—only I know it's a prophecy of things to come."

"Perhaps it is, Dick, but not for me. Let the money stay in Gilbert's hands until you've made up your mind. Clara and I can have nothing further to do with it. But there is something else I want to say. I've thought it through and I know where the thing began—it was that night at Burt Lake when I refused to acknowledge God."

He took from his pocket a small roll of bills and some change and counted it upon the wooden plank. It came to $38.50.

"You see I didn't bring very much for this trip, Dick, and I may have to borrow from you to get home." Locke watched him as he separated $3.85 and handed it to him.

"You called that other 'prophetic'—all it means to me is the getting rid of a hideous thing that rested down upon me. But this separated portion is the prophecy for me and Clara. It isn't dead. It's alive. It means that all we have belongs to God—and we are his—forever."

Rhodin was looking out over the undulating reeds and lilies. His eyes were clear and quiet. Clara was smiling up at him.

Then she turned: "You're my new pastor, aren't you, Dr. Locke?" A touch of red was in her cheeks.

"Yes—yours and Rho's."

"Then I can't come back to Old First until I've told you something."

Clara spoke rapidly—at first with her eyes upon the ground, then looking into his face. As she finished, Locke's own eyes were blazing and a scarlet flag was in both his cheeks.

Rhodin looked at his watch and a glimmer of mirth rested in the corners of his mouth.

"The Captain always is out of sorts when folks are late to dinner," he said. "Don't you think he ought to be starting, Clara? It's a good forty minutes—both ways. You'd better take my tarpaulin, Dick; it's going to rain again."

Locke looked from Rhodin to Clara and then back again. The scarlet mounted into his forehead.

"I left Elizabeth at the Oden store, Dr. Locke, and it's a wretched place to stay longer than one has to." Clara was laughing at him.

Elizabeth had finished her book and finally became tired of counting the cracker boxes and stroking the cat.

"Be you any relation to Rhode Curtis's wife?" A freckle-faced boy put his head in at the door and looked at her.

"No, but I'm a friend of hers," answered Elizabeth, smiling.

"Well, somebody's pullin' across from the 'point' in Cap'n Flynn's boat, an' I bet they're comin' for you. It's rainin' too!"

"Thank you. I'd better be ready then."

When Richard Locke tied his boat to the landing, Elizabeth was waiting for him. . . . It was impossible for anyone to see them from the store. . . . Besides, Elizabeth's umbrella was up.

CHAPTER XXVI

PIETRO PROPHESIES

JUNE had come again. Old First was in the midst of her Centenary Celebration. For a week the stately old church, and its program of human betterment, had commanded a front page story in the daily Gazette. An appreciative editorial expressed the public mind—sincere regret that Richard Locke was about to give up his pastorate after four years of prophetic leadership—warm welcome for Craig McRae, who had come back from the trenches of Europe with a message for the manhood of the city.

The opening night at the Parish House was memorable in the twelfth ward—it marked the launching of the "American Club." On the stroke of eight the great organ sounded the national anthem. The audience stood while two former members of Captain Janes's company walked down either aisle, each bearing a flag, and set them in their standards on either side of the platform. That reverent act was both hymn and prayer.

Rhodin Curtis, president of the "American Club" and chairman of its first public testimonial, spoke briefly. It was good to look at him. The masterful bearing was what his friends always had known, but during these late months a gentleness had come which drew men no less than commanded them.

"There's something big about him, Rose," said

Frank Janes, to his wife a month after their return, "something that makes the boys tell him all their troubles and then trust him."

The chairman explained briefly the purpose of the club—it was to unite in neighborly fellowship "all good Americans who hate a lie, who love the flag, and who seek to acknowledge God by caring for the welfare of the community." He then explained that the club membership would be limited to citizens of pure American stock and to those who had emigrated to America, either themselves or their families, "within the last three hundred years."

"The Executive Committee was somewhat embarrassed after making this decision," the chairman continued, "by discovering that Dr. Richard Locke possibly might be excluded from club membership, his first American ancestor having reached this country in 1610, clearly exceeding our three-hundred-year limit. We were relieved of our embarrassment, however, when we learned that his mother's family did not arrive until ten years later, thus enabling him to claim exemption by the close margin of one year. As for the rest of us no such disability is likely to be found."

During this explanation Pietro Vecchi leaned forward with a red face and a beady glitter in his eyes. He was sitting with a dozen of the boys in the front row of the gallery. As Rhodin Curtis finished he drew a long breath and spoke to Joe Penito in a guttural whisper.

"Dey ees better not keep Dr. Locke out'a da Club! Heem ees mooch smarta man, an' evra bit American, lika me!"

"Ya betcha!" answered Joe.

The Mayor's address on behalf of the city was followed by a round of applause, and Alderman Levitsky won an ovation when he said:

"I'm not a church member myself, but I count it a great day when our City Council is invited to take part in this larger program of citizenship. Neighborliness and good fellowship are worth more to the city than asphalt pavements and rapid transit."

Then followed fraternal greetings from the various city churches. The rector of Trinity appeared nervous and ill at ease until Father Duncan brought down the house with his delicious brogue.

"I'm not here, me frinds, to riprisint Saint Pathrick's," he said. "His Riv'rince, the Pope, might cut a bit from the tail of me cassock if he found I was too familiar with me Protestant brethren—God bless them! But I'm here as a shtraight American citizen. Any man who is kind to his neighbor and loves the childher of the city, that man is me brother, whether he buttons his collar in front or behind or ties it under his left ear with a sht'ring!"

The address of Dr. Milne, pastor of College Hill Church, was packed with the wider meaning of the Centenary.

"We all are interested to know that Old First has reached its hundredth anniversary," he said, "but when that anniversary synchronizes with the beginning of a new epoch in human history, then every church and every citizen knows that the Centenary is simply another name for The New Era."

And then in graphic phrase the speaker described the mobilizing of the churches—how the opening of the great war found them self-centered and petty and how the end of it was finding them ready to realize their larger stewardship.

When the speaker turned toward Richard Locke and acknowledged that all the churches had become his debtors, the audience stood up and cheered. "It is easy now to see the place of our stewardship," he said, "for it is written on the sky in letters of living light. Everybody can see it now! But there has been a prophet among us who could read it in the mind and purpose of God before it was written down by the visible hand of events. All honor to the man who saw while others slept!"—and the audience cheered again.

"But though it is easy to see our stewardship, it will not be easy to realize it," continued Dr. Milne. "Even Old First is only beginning to realize it after these years of leadership. Great visions must develop into great programs, and these, in turn, must be wrought out with wisdom and infinite patience."

Wednesday night was World Outlook, and the American Club was given a glimpse of nations shrouded in darkness. Old First always had been a "missionary church," and some of the members thought it would be a mistake to have a "missionary meeting" in the new Parish House.

"The general public is not interested in missions," they said.

But Richard Locke scouted such an idea. "What bores the general public is 'professional missions.' There's no use exhibiting our bake-oven; we'll give the people bread!"

John Roberts spoke first. It was a prophet's warning that America must not forget the solidarity of the human race—he illustrated it simply. Even Pietro understood it perfectly. And it was a soldier's call to remember "not only the blight of Belgium, not the anguish of France alone, but the sorrow of nations that know not God, the silent suffering of folks, just like yourselves, who have been betrayed through all the Christian centuries."

Then Richard Locke stood up to give his parting message. A hush fell upon the great audience. There was no suggestion of applause. Sanford Kennedy, chairman of the meeting, leaned forward. James Gilbert sat rigid in his chair. Rhodin Curtis and his wife leaned closer toward each other.

But Locke's first sentence brought a wave of gladness. " 'Farewell' is not in all the Christian's vocabulary," he said. "When Paul was taking leave of the Corinthian church, he saw them as they would be in the years to come, eager, victorious, full of good works, and in his joy he said, 'All hail!' The translators have made him say 'Farewell,' but it is the same word that Jesus used when he met his friends on the morning of the resurrection—and it is the word I bring you now: All hail!"

He did not speak of his years of toil among them—he did not refer to himself at all. But he told of the great days into which the Church of God was entering, days of victory because the gospel of Christ would be realized in terms of common life.

"Isn't it wonderful, friends," he said, "that a man is able to realize God in money? We might forget to pray, and no one would remind us, but whenever we touch a dollar, or a dime, or even a copper cent, that moment it is as though an unseen hand were laid upon us and an insistent voice sounded this gentle warning—'It's in your hand, this money, but it belongs to Me; acknowledge it; no matter how it tests your faith, *acknowledge it!*—and see how my blessing shall be poured out upon you!' And that act, my friends, so simple that any child who can count the number of his fingers can perform it, and so searching that it reveals the hidden heart of rich and wise men, is the beginning of walking and talking with God. It is the doorway into stewardship."

As Locke spoke of the wonder of it—how the simple separating of the tithe was the plain man's way of breaking the hard, rough shell of daily life and taking from it the sweet kernel of joy and love and friendship—Pietro, sitting as before in the front row of the gallery, leaned his head forward upon the rail. "I gif-it you, Jesu, dose tent'," he whispered, "I gif-it you evratheeng!—poor ol' Pietro ees mooch hongry for dose peanutta!"

When Locke learned afterward that his last message at Old First had won the old vendor for Jesus Christ, he felt that it was a good token of the days when he should stand among a people of strange speech—the same simple words and the same unfailing love would win them also.

"And think what it means," continued Locke, "that God trusts us to administer that holy tenth for his kingdom. It has transformed our whole outlook on the social problems of our city. For the first time rich men and poor men are able to stand on a platform of common brotherhood.

"And what wonderful things for God our people are planning! I cannot tell all that Mr. James Gilbert is purposing, for every month he surprises me by something new. You may know a little of it, however, if I tell you what Mr. Gilbert announced at our Board meeting. It seems that a noble friend of his, whose name he did not disclose, has placed in his hands a large sum of money, in trust, to be administered by him. But Mr. Gilbert told the Board that he had refused to accept the money except on one condition—that for every dollar of his friend's trust which he administered he was to add two dollars from his own fortune.

"Nor can I tell you, my friends, what other great hearts among us are planning—Mr. Kennedy, Dr. Janes, Mrs. Heustis, Mr. and Mrs. Curtis, and a score of God's stewards who have been given unusual opportunity to administer for him. I only know they hold themselves and all they have ready for immediate use. And so, thank God, do scores and hundreds in dear Old First, whose Centenary is not a memorial of the past, but a prophecy of the wonderful years that are coming.

"I would not dare to leave you, nor move out into the vast field of Asia, if I thought I would be separated from your love and your prayer. But I shall not be. Think of it—Dr. McRae and I are appointed as joint ministers of this Church. He will serve here and give both you and the city his great constructive leadership. How the men of the city will rally to him! I shall serve out yonder, and Mr. Roberts tells me that the fourfold program of Old First, adapted to conditions in Asia, is exactly the program that will win the people there. It must be so, for folks are only folks, in all the world! And so—it is not Farewell, but All hail!"

Sanford Kennedy was laughing as he and James Gilbert walked down the street together. "You know, James, I can't be sorrowful," he said. "I shall miss him—O how I shall miss him! But whenever Locke begins to speak I forget everything but the Kingdom. He and Elizabeth Janes will be like a tree of blessing planted beside the sad rivers of India. It is of the Lord, and I am content."

When Richard Locke stood the next evening near the chapel door at Old First, he looked out over a sea of faces. It was not a fashionable wedding. But it was what both he and Elizabeth had desired, a wedding where all the people might look and listen and give their blessing. It seemed as if all the city was there, but what Locke remembered longest was Pietro's flaming red necktie in the fourth row of the gallery. All the boys were with him, excepting little Jeemy Rafael, who sat with John Roberts near the first pillar to the left. The lonely little fellow, drawn by some instinctive fellowship, had wound himself into the missionary's heart. The boy's eyes were big with excitement. Roberts sat white and still.

But Locke had no time to single out his friends. Craig McRae had opened the ritual and was whispering to him, "They're coming, Dickens! Move toward the center when Dr. Janes reaches the third pew."

The great organ was rippling with the "Lohengrin."

The arrangements at the Parish House were in the hands of Mrs. Rhodin Curtis and Mrs. Frank Janes. It was a little difficult to refuse Pietro when he offered to regale the company with "t'ree hundred weenies, an' cook dem mysal," but Rose was equal to it.

"You see it would keep you away from the church, Pietro, right during the ceremony! Dr. Locke wouldn't be happy if his friends were not present to see him married."

That settled it. Pietro was entirely happy when Rose promised that he might present the guests with "t'ree hundred baga peanutta." Dr. Janes was delighted with the arrangement, and Miss Winthrop added the master stroke.

"We'll have them placed in tissue bags of red, white, and blue," she said, "with hand-etched Scripture verses for 'favors.' Rose shall select them."

It was beautiful how Miss Winthrop had found her own happiness in the far-reaching plans of which she was a part. Richard Locke's one sorrow in leaving her had been removed—his gentle and devoted aunt would not be left alone. At first it was a surprise, and then everyone saw how natural it was that Dr. Janes had found in Miss Winthrop the love of his later years.

Elizabeth's own happiness was complete. "It makes me all still within, Richard," she said, "when I see God's perfect plan for us."

When Pietro bowed low and handed a "baga peanutta" to Miss Winthrop and another to Dr. Janes, she thanked him with a pretty pink in both her cheeks. Then she looked at the "favor" in her envelope and her eyes filled. "Dear Rose!" she said. This is what Rose had chosen for her—"*And she shall rejoice in time to come.*"

"What verse did you get, Mr. Vecchi?" she asked, smiling.

Pietro took the card from his fat pocketbook and exhibited it with great pride. "*I have called you friends,*" is what Rose had chosen.

"That's a very appropriate verse for all of us, Pietro," said Dr. Janes. He had taken a great liking to Pietro, and more than once had stopped at his stand to buy his crisp peanuts and chat with him. Pietro regarded him with veneration and, next to Richard Locke, as "a mooch smarta man."

"Ees all'a de peepla een da churcha frands weetha Jesu?" he asked, looking fixedly at Dr. Janes. The good man flushed slightly.

"Well, Pietro, I think most of them try to be his friends," he said.

"An' ees dey halpa Dr. Locke w'en he tal-it dose granda socialisma to dose he'den?"

"Those what, Pietro?"

"Dose he'den—dose peepla what notta don't ondrastan' dose socialisma, an' notta ees frands weetha Jesu."

"Yes, indeed, Pietro!" Dr. Janes answered with genuine enthusiasm. "The members of Old First are building schools and hospitals for those poor people, and they are sending Dr. Locke and his wife to teach them and help them and watch over them. And there are many churches in America just like Old First. Hundreds of young men and young women are planning to give their lives, just as Dr. Locke and my daughter are doing, in order that everybody in the world may be friends with Jesus, just as we are."

The words came with fervor and simplicity and Pietro listened with his head bent forward and his round face filled with astonishment.

"Den I tal you w'at!" he said, with blazing eyes. "Dr. Locke ees moocha my frand. Heem ondrastan' dose granda socialisma more better dan me. W'en Dr. Locke ees oxsplain dose socialisma, an' all dose smarta keeds ees halpa heem—den, sure t'ing! da whole tam worl' ees maka frands weetha Jesu, pritta queeck soon!"

"I can't repeat what he said," explained Miss Winthrop when she told Mrs. Heustis about it, "for he used an awful word! But I don't think he meant it for swearing, at all, and my faith has been stronger ever since he said it. Dr. Janes thinks the same as I do."

Long before the evening was over Jeemy Rafael became weary, and John Roberts coaxed him away from the crowd to the quiet of the "Shiners'" Club Room. As they were passing toward the stairway a lady approached them and spoke to the missionary.

"Could I have a few moments' conversation with you?" she said.

John Roberts looked at her. She was richly but quietly dressed. Her face, serene and tranquil in repose, was filled with eagerness. There was an anxious look in her eyes.

"Certainly," he said. He led her to a settee while little Jeemy sat down on the bottom step and waited.

"I am Mrs. Rogers," she began—"Mrs. Kave Rogers."

The missionary inclined his head. "I think I have heard Dr. Locke speak of you," he answered.

The lady flushed. "Dr. Locke hardly could speak of me with much consideration. You know I withdrew from Old First several years ago."

"On the contrary, Mrs. Rogers, your former pastor spoke of you as a woman of high ideals, who, unfortunately perhaps, had ventured out upon a shadowy sea without chart or compass. He spoke of you with entire sympathy, and regretted his inability to be of service to you when you were passing through a severe trial—some months ago."

Mrs. Rogers dropped her eyes. "Do you mean when certain harsh criticisms were heaped upon me—after the death of little Victoria Bhymer?"

"Yes."

The tears came. "Mr. Roberts," she said, "I truly believed everything that I encouraged Mrs. Bhymer to believe. To this day I do not understand how I could have been so mistaken."

"Perhaps, Mrs. Rogers, your error was deeper down than the mere circumstance of your mistake about the little child."

"I heard your lectures last winter at the college—your lectures on Hinduism—and I have been much disturbed ever since. I—I no longer attend the 'Church of the Reality.' But I cannot give up what I actually *know*, Mr. Roberts, and I *know* 'Reality' has helped me, as it has helped thousands."

John Roberts' swift answer surprised her. "I would not have you give up one atom of what you *know*, Mrs. Rogers, but only what you do *not* know! 'Reality' is bringing back in a negative form what the church ought to have been teaching as part of its positive faith. The rebuke is to the church, not to you."

"Do you mean I could come back to Old First and still hold the experience and belief that 'Reality' has taught me?" Mrs. Rogers's eyes were wide with wonder.

"The experience—yes; the belief—no."

"But how can you separate 'belief' from 'experience'? Do they not go together?"

"Not always; often they are very wide apart. If you will recognize this, your difficulty will disappear. You can bring back to Old First a new understanding of 'the faith which was once for all delivered unto the saints.' "

"O, Mr. Roberts, my heart has been hungry for the church of my childhood! I want to come back, but I cannot sacrifice the actual truth. Tell me what I ought to know."

"It is this, Mrs. Rogers—to recognize the difference between a 'fact' and the 'explanation' of it. When you say that 'Reality' has helped you in many ways, I believe you; I believe you perfectly. It is a fact of experience and you are a competent witness.

"For instance, when you tell me you were ill, and, by a steadfast attitude of mind which you call 'faith,' you overcame the illness, I believe you. Moreover, that experience has brought you very near the heart of God—for God works through mental processes; indeed, he prefers to work that way. God actually understands psychology, Mrs. Rogers"—a glimmering smile was in the missionary's eyes.

"But when you turn to me and say, 'I am well to-day because my illness of yesterday was but an illusion, then you are denying one fact of experience in order to explain another. The 'experience' itself brought you near the heart of God, but the 'explanation' of it separated you far from him. You actually turned the 'fact' of God's blessing into an 'explanation' which denied the fact of God himself. You thought of God as Principle, rather than Person, and that, Mrs. Rogers, is the subtle beginning of all paganism. If you could see the black fruit of it, as I have seen it, you would know the sorrow it has brought to earth's millions." John Roberts's voice was very gentle.

Mrs. Rogers looked at him intently. "I think I see something," she said; "at least I partly see it." Then she arose slowly and held out her hand. "I must not trespass longer upon your time. I thank you sincerely and wish I might ask you to—to—O, I must speak to Dr. Locke before he leaves! Thank you again, Mr. Roberts, and good night."

The missionary was smiling. "I'll do it, Mrs. Rogers," he said—"only you must not forget to pray for yourself!"

Then with an anxious look toward Jeemy, John Roberts picked him up in his arms and carried him to the "Shiners" room at the head of the stairs. The lights were turned off except one near the door where Dr. Janes had placed a bronze tablet in memory of Tony Carrari. It had been unveiled that afternoon. They sat down in the cool shadow by the window.

Jeemy gazed dreamily toward the tablet while Mr. Roberts told again the wonderful story of Tony's sacrifice.

A familiar voice reached them from the top of the stair and the missionary ceased speaking.

"It's just inside the door, Elizabeth, and I want you to see it before we go away."

Then they came into the room together and stood beside the bronze memorial. The light streamed down upon them. As Elizabeth finished reading the simple inscription, she looked up into her husband's face. Little Jeemy's fascinated gaze was upon her, and he felt the great kindly hand tighten.

"I'm so grateful that you brought me, Richard," she said. "I was not able to be here this afternoon."

"I knew you would want to see it, dear."

It was their first moment together. He put his arm about her and she leaned against him. The faint breath of orange blossoms was filling the room.

"Why is it I am not permitted to make some sacrifice?" he asked, with his eyes fixed upon the bronze plate. "I almost feel ashamed to stand here in front of Tony's tablet—my life is so crowded with gladness! I've yielded you up, dear, again and again, and yet I have you with me. I was ready to go out to India when the call came, although I believed it would bring me suffering and anguish—yet here I am, crowned with perfect happiness. I've been ready, and I *am* ready, to make any sacrifice a man can make, yet nothing but joy attends me."

Then she lifted her face and looked at him again. "O Richard, if God has chosen joy for us—if he has called us into green pastures and beside still waters, shall we ask of him a road into the desert?"

He caught her to him. "My darling, it must be joy! It can be nothing else. With you beside me even that desert of Bikaneer would blossom as the rose!"

Then they heard her voice floating back from the hallway—"And, Richard, dear, remember—our joy is to be our strength."

Jeemy still sat leaning against the missionary's arm. His thin white fingers stroked the bony hand in subtle sympathy, while his eyes still gazed out through the open door. Presently he lifted a birdlike glance into Roberts's face.

"Mebbe so you ees lova da pritta lady too, eh, Meester?"

A spasm passed over John Roberts's face and the large, bony hand clenched. Then, as the little fellow gazed up at him, the old familiar gentleness came back again. He drew Jeemy a little closer and patted him upon the cheek.

There was quiet for a little space while the child's look became almost seraphic. Then he sighed and turned toward Tony's tablet.

"Mebbe so ees better eef som' peepla donta gat not'ings, lika Tony—eh, Meester?" And John Roberts patted him upon the cheek again.

"Mebbe so, Jeemy," he said.

They got up soon, for it was time to go. They paused for a moment in front of the bronze memorial and Roberts read aloud:

ANTONIO CARRARI
Killed in Action at St. Mihiel
September 12, 1918
"Greater love hath no man than this, that a man lay down his life for his friends."

John Roberts' stooping shoulders were thrown back and his head was lifted. Something made Jeemy look at him and draw in his breath. In the face of the missionary was the joy of those who suffer—and conquer.

As they reached the foot of the stairs Richard Locke and Elizabeth were taking leave of their friends. Locke saw him and hastened across the room.

"You know, we're stopping in England for the summer, and you'll reach Lahore long before we do. Tell all our new friends we're on the way."

"I'll tell them, Richard," he said, and looked into his face.

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